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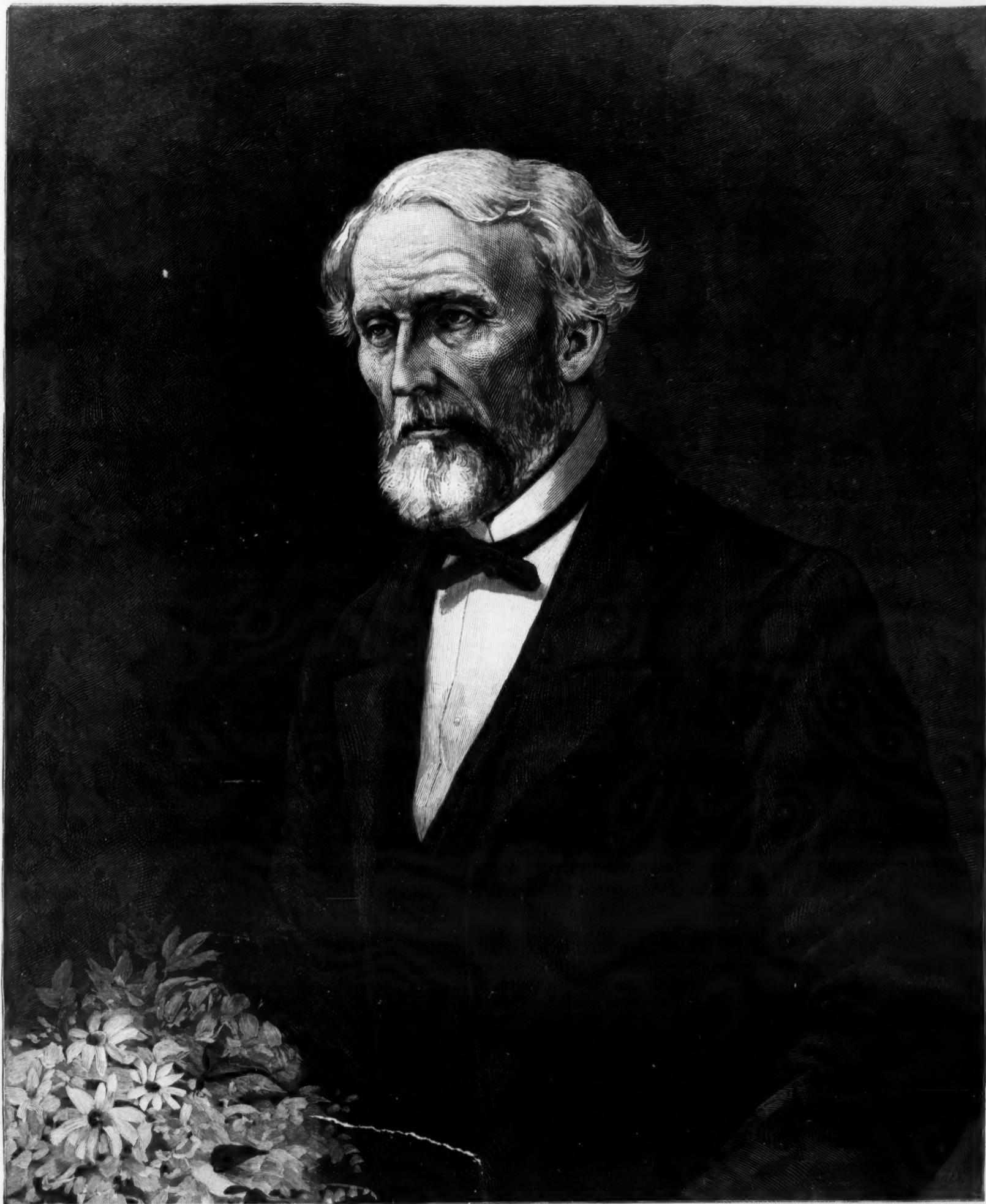
# FRANK LESLIE'S ILLUSTRATED NEWSPAPER

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THE LATE JEFFERSON DAVIS.—[SEE PAGE 339.]

FRANK LESLIE'S  
ILLUSTRATED NEWSPAPER.  
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W. J. ARKELL,  
RUSSELL B. HARRISON.  
NEW YORK, DECEMBER 14, 1889.

**O**UR next contributed article will be from the pen of Mr. Charles H. Jones, Chairman of the St. Louis World's Fair Executive Committee, who will present the reasons why that city should be the site of the Fair. His argument is strongly stated, and it will certainly entertain, if it does not convince, the readers of FRANK LESLIE'S.

#### POLITICS AND THE PUBLIC SCHOOLS.

**J**T would at first thought seem to be clear that if any two subjects are to be kept entirely distinct, those subjects are the politics and the schools of the country. Yet the truth is that they are in constant and direct relation, acting upon and determining each other. Our politics make our schools and our schools make our politics. Republics establish public schools and public schools create and preserve republics. They are convertible into each other in the sense that neither can long exist alone.

The boy trained in the free public school becomes instinctively a free man, and will govern himself. He feels and knows that he is the equal of any other man in the number and extent of his rights, however his abilities may differ, and that no equal has the right to domineer his fellow. That spirit, directed by the power which comes of knowledge, makes its possessor a king, not of others, but of himself, and the determination of every man to be the equal of every other man results in republican government and freedom to all. The common school is then the cradle of liberty, and it is impossible to preserve our free institutions unless we preserve our free schools, for there is no other agency in our American life which can train the successive generations for the comprehension, exercise, and defense of their rights. In the highest and truest sense the common or public school is political in its character.

I do not mean that it is political in the sense that it is anti-religious, or that instruction in the principles of sound morality is to be excluded from the public schools. Right politics and proper political training by no means exclude the inculcation of the general principles of true religion and morality. On the contrary, complete qualification for the highest form of practical politics requires the apprehension and application of both religion and morality in political action, and the citizen should receive from the public school, when it is not otherwise provided, general knowledge, not sectarian in character, of the principles which underlie his relations to God and man, and of the nature of conscience as an element in human life. Our idea of politics and of the scope of the public school as a means of training childhood for citizenship may perhaps require enlarging. In our effort to rescue liberty from the grasp of sectarianism, and to avoid the subjection of civil and religious freedom to organized spiritual supremacy, we may have too much narrowed the sphere of culture in the public school.

The State should teach, or should see that some agency, parental or otherwise, instructs the child in whatsoever is necessary to make the citizen both capable and good. The safety of the State, that is, of society, requires this—nothing less, certainly. Morality, sanctioned by religion and emancipated from superstition, is as essential to good citizenship as the mere knowledge of things. An intelligent villain is chiefly dangerous because he is intelligent. Hence that system of training which leaves the conscience and the religious side of human nature an uncultivated waste, is thus far defective. The church may supply it. The family may provide it—both combined may train and develop the moral nature. But the thing must be done, and the State, which is the highest, the supreme form of social action—that is to say, the political power—must secure moral and religious, as well as mere intellectual, culture. Without this the State must ultimately fall.

High politics includes religion and morality as well as intelligence, and the child must be instructed in them all or he is never fully fitted to be the citizen-king. Much can be left to the family and to the church, according to the condition of society in a given community, and the character and scope of instruction may vary in the public schools accordingly; but I am inclined to the belief that the public-school system should be so elastic as to secure some instruction in the principles of morality and religion everywhere, for there will always be some children who are cared for neither by the family nor the church.

Granting this general position, we are in practical life brought into collision, not so much with those who are opposed to the teaching of all which is essential to training for good as with those who desire that the schools shall teach special dogmas and secondary formulas of belief and rules of practice, or nothing—in other words, with those who would either make the schools sectarian or denominational, or would abolish them altogether and substitute schools which train up devotees rather than citizens, subjects of the church rather than of the State. This sort of education is the end of the republic. One generation raised in sectarian schools will see the end of American liberty in its broad sense.

The greatest political danger of our time is the rapid progress which the church is making in the direction of the subversion of the State by increasing its control of the education of the young. The State is in a false position to the extent that it declines to give the proper religious and moral training wherever it is necessary, and perhaps I should say in neglecting to provide always for the culture of the moral and religious nature in that sphere which lies above the petty distinctions of sects. Taking advantage of this alleged godless condition of the public schools, the denominations—more than one of them—or at least strong and

influential men in more than one of the great sects of the country, are declaring for schools wholly emancipated from the inspection and control of the State, schools wherein religion, as they understand it, shall be the chief subject of inculcation. It is not necessary to deny to these sects and the great men who control them the possession of broad and benevolent motives and sincerity in their professed belief. Doubtless they fully believe their way to be the best; but even they will not deny that their object is to destroy the public school—indeed, that is their declared purpose—and to build up church organization and power paramount to that of the State. To this end they demand that the instruction of the children shall cease to be a function of the State.

The question may be stated thus: Shall the State cease to tax the people to support the public schools? Or it may be stated less accurately thus: Shall those who pay taxes for the support of the State be permitted to withhold that proportion which otherwise would be appropriated for education, and apply the same to the maintenance of sectarian schools? Obviously the result to the public school is the same in the one case as in the other, for it is all the same whether the system be abolished directly, or be disintegrated by the secession of its supporters, and their gradual combination to maintain schools of the various denominations, and no denominations, into which society is divided. No considerable population will long willingly consent to pay public taxes to educate the children of others in addition to private taxes for the education of their own children at the same time. We have seen that a power exists which induces the adherents of a strong body of men to do this for the time being. But when they are still stronger they will test their strength with that of the public tax-gatherer, and the forces of society which are behind him. Then will be developed the relation between politics and the public schools.

This conflict is inevitably approaching. Evidently it is unavoidable. It is still in the forum of discussion. Perhaps it can be settled there. Schools by the church for the church, or schools by the State for the people. The two systems do not harmonize. Either the church must yield or the State must yield. But it is not wholly nor chiefly a question of expense. The church will not yield for the want of the money. It has a power to collect taxes far beyond that of the State. It can inflict penalties not known to the code. We see the denominational school rising and flourishing everywhere. The time will come, however, when there will be a power behind the denominational school strong enough to refuse longer to pay for the support of two systems, and then it will be first politics in votes, and, that way failing, then politics in bullets. But that solution must not be. The public-school question is a political question. It is a question in National politics. Which system of education is to possess the land, that of the State or the system of the church? The forces which are now in collision are continental. State lines cannot separate them any more than they can fence in the currents of the air.

The Nation is now hardly longer a federation. There are few State questions merely. No State can now live unto itself. The solidarity of the American people is apparent. Homogeneous conditions must exist everywhere, or discord is everywhere. The relations between New Hampshire and Vermont are no closer than those between New Hampshire, California, and Tennessee. The children all over this mighty land must receive substantially the same education, or the disintegration of the Union is sure. The public-school question is the paramount political question of our own and of the coming day.

*Henry W. Blair,*

WASHINGTON, D. C.

#### THE PRESIDENT'S MESSAGE.

**T**HIS is to be a business-man's Administration. That is President Harrison's purpose. His first annual Message to Congress reveals it.

Passing over its clear-cut summary of our foreign relations, its recommendations in reference to the Chinese question, the business of the Supreme Court, the suppression of unhealthful monopolies and Trusts, the enactment of a National bankrupt law, a revision of the naturalization laws, the passage of a dependent pension bill, and the tender of National aid for public education, we note the vigorous treatment of topics that profoundly concern business interests and the welfare of the working masses.

The President points out the dangers attending the accumulation of a large surplus in the public treasury, and declares that the loaning of public funds without interest to the banks is "an unauthorized and dangerous expedient." He recommends in plain and incisive words a revision of "our tariff law both in its administrative features and in the schedules," and an adjustment of the tariff's inequalities—always with the reservation that the protective principle shall be "maintained and fairly applied to the products of our farms as well as of our shops." An extension of the free list, the removal of the tobacco tax and the tax upon spirits used in the arts and in manufactures are suggested as affording ready opportunities for a reduction of the public revenue. Not even in his admirable ante-election speeches has General Harrison in a few words stated more clearly and concisely the attitude of the Republican party on the tariff question than he does in his first Message to Congress. It is admirable in every way.

The Message favors the use of silver in our currency, and is opposed to discrediting a metal of

which we are large producers. But it is the President's opinion that to make silver coinage at the present ratio free would be disastrous to all business interests, and harmful to the silver industry itself. He appears to favor the plan of Secretary Windom for the issuance of certificates upon a deposit of silver bullion at its market value.

An immediate use for the surplus is pointed out in the urgent recommendation for appropriations for coast defenses and the improvement of our important rivers and harbors, and it is wisely suggested that improvements of public works be limited to those of the greatest importance, and that their completion be hastened.

The rehabilitation of our merchant marine receives special consideration in the Message. In a strong, vigorous, practical way the President advises that the Federal Government should follow the example of the leading foreign nations, and by liberal grants of public money establish and encourage American steamship lines in the competition which they must meet. President Harrison dwells upon the importance of enlarging and improving our merchant marine, developing a sufficient body of trained American seamen, promoting rapid and regular mail communication between our ports and those of other countries, and the adaptation of large and swift American merchant steamships to naval uses in time of war. "These," he truly says, "are public purposes of the highest concern, and their accomplishment would open new and increased markets for the products of our farms and factories, give fuller and better employment to our mechanics, and benefit all the States and all the people." The argument of the Message in favor of liberal grants to our merchant marine is simply unanswerable.

Outside of these business-like recommendations the President makes it perfectly clear that he heartily favors a vigorous enforcement of the civil-service law. The most ardent civil-service reformer can find no fault with the President's attitude on this question. He states explicitly that incumbency should not be a conclusive argument for continuance in office; but he adds, "impartiality, moderation, fidelity to public duty, and a good attainment in the dispatch of it must be had before the argument is complete."

From the political standpoint the most striking feature of the Message is its manly utterance on the negro question. The President in positive but courteous language emphasizes his belief that the colored man must be protected in all his relations to the Federal Government, "whether as litigant, juror, or witness in our courts, as an elector for Members of Congress, or as a peaceful traveler upon our interstate railways." The President's recommendation for Federal control of the election of members of the House of Representatives is made at an early date, but not a moment too soon. His burning words voice the opinion of every honest-minded man who is familiar with the abhorrent methods of the solid South. They shame the few timid, vacillating, weak-kneed creatures who apologize for the suppression of the colored vote on the ground that the negro is the inferior race. President Harrison foresees, in the light of the past as well as of the present, that to temporize with a crime against the elector or against the elective franchise is to invite confusion, contention, and chaos.

The first annual Message of President Harrison is worthy of the man and of the great political party which has placed upon him the grave responsibilities of the Nation's chief executive.

#### THE NEW SPEAKER.

**T**HE election of Hon. Thomas B. Reed, of Maine, as Speaker of the House by his Republican associates, was predicted months ago.

By experience, as well as adaptation, Mr. Reed is fully fitted for the important trust confided to him. Firm, alert, full of mental resources, but always good-natured, just, and fair, he is admirably equipped for the important duties of presiding officer of the most exacting organization in the land.

He has also the physical equipment to fortify him against the tremendous strain and pressure a Speaker of the House must endure. More than one failure in the Speaker's chair has been credited to a lack of nervous force and vitality.

The present session of Congress is bound to be unusually eventful. It will require a presiding officer who is not only a good parliamentarian, but who has also the firmness to promptly decide important

questions, and the vigor to see that his decisions are respected and obeyed.

Speaker Reed will not be a disappointment.

#### OUR STABLE FINANCES.

**T**HIE magnitude of the banking business of this country will be understood by reference to a few figures. There are 3,239 National banks in the United States, and 7,855 other banks, including about 4,200 private institutions, nearly 3,000 State banks and Trust companies, and over 600 savings institutions.

The National banks, under the admirable National Banking Act, have become the bulwarks of our financial strength. They have an aggregate surplus of \$269,000,000, and cash reserves of \$288,000,000 more. The surplus is made up of ten per cent. of the net profits of the business which, under the law, must be put aside every half-year until the fund equals one-fifth of the bank's capital. The reserve fund requires every bank in "reserve cities" to hold a cash reserve of twenty-five per cent. of its liabilities, while in other places the reserve is fifteen per cent. Both in reference to the surplus and reserve funds the banks have more money than the law requires.

More than one-third of the loaning capital of the banks is found in the financial institutions of New York, Boston, Philadelphia, and Chicago. The effect of the issue of gold and silver notes, especially the latter, has been to contract the circulation of National bank notes during the last five years to the extent of \$180,000,000, and it is predicted that these notes will cease to be issued very shortly unless Congress empowers the banks to substitute some other security than United States bonds, now required as the basis of circulation. At one time it was thought that the failure of Congress to provide such a substitute would lead ultimately to excessive contraction and a great financial crisis, but the issue of silver notes and the coinage of silver dollars has met the difficulty and averted the crisis for the present at least.

The excellent condition of the banks, and the large amount of their surplus and reserve funds, make it almost impossible for manipulators of financial affairs, speculators on Wall Street, and even for the powerful Bank of England itself, to influence the rate for money so as to make it abnormally dear in the well-settled parts of the United States. The National banking system was devised to meet a grave crisis. It has proved to be one of the most sagacious conceptions of our wisest statesmen. The result has been seen in the mitigation of the severest financial evils.

It will be fortunate, indeed, if our law-makers speedily devise some plan by which National banks can continue to exist when Government obligations are no longer available as security for circulation. How this can be done is one of the perplexing problems that American financiers must meet. It is already under discussion. The Comptroller of the Currency, Mr. Lacy, in his recent report made recommendations that, while not entirely new, deserve consideration. He proposes that the minimum deposit of bonds to secure circulation should be fixed at ten per cent. of the capital for associations having a capital of \$300,000 or less, and for banks having a greater capital the minimum deposit of bonds should be \$30,000, and he also recommends that circulation should be issued to the par value of the bonds deposited. This latter recommendation has been made frequently, and could with propriety and wisdom be adopted. Mr. Lacy recommends that the semi-annual duty on circulation should be so reduced as to aggregate one-quarter of one per cent. per annum. This change, while it would tend to arrest the present contraction of the currency, would only furnish temporary relief.

Some radical change must be made to provide for future emergencies, and the fact that Mr. St. John's recommendation of an issue of silver notes to replace the legal tenders is being so widely, and in many instances favorably discussed, shows that public attention is directed to the vital importance of the matter. In the West Mr. St. John's recommendation has been received with much satisfaction. It would not only help to solve the National bank problem, but it would also solve in part the equally perplexing problem in relation to our silver coinage, one that must sooner or later be met if we are to avert a financial crash.

#### FIRE-PROOF BUILDINGS NEEDED.

**U**NTIL American cities are rebuilt and of fire-proof material, we shall continue to have periodically the most alarming and destructive fires. Two such calamities have just befallen New England. The city of Lynn, Mass., the centre of the shoe industry in New England, has been desolated by a fire which burned over eighty acres of property valued at over \$5,000,000. All this destruction, which is an absolute loss of wealth, was encompassed in a very few hours. The fire originated in a wooden factory, and the heat speedily became so intense on account of the great amount of inflammable material in its vicinity that it swept away buildings of brick and stone, and only ceased when there was nothing left to devour. The mere statement that 112 of the burned buildings were wooden business blocks reveals at a glance the cause of the heavy loss. In foreign cities, where, largely because of its expense as well as because of stricter municipal regulations, wood is but little employed for building purposes, such a fire as that at Lynn could not possibly happen.

It may be said in reply to this that the Boston fire occurred in the new and presumably fire-proof district, which was true. But the difficulty is that the burned buildings in Boston, which only covered two acres of ground, while they were supposed to have been rendered fire-proof were not. This was revealed by the falling away of the walls of some of them during the conflagration. Had they been absolutely fire-proof they would have remained standing while the inflammable fixtures and stocks of goods were consumed.

A really fire-proof building contains little or nothing inflammable about its construction, not even the flooring. A structure of brick or stone, with brick partition walls, wooden floors and elevators, and wood-lined air shafts, is often called fire-proof, when in reality it is nothing but a death-trap. Sometimes new buildings are erected with imposing iron fronts, which to the

passer-by would seem to be absolutely fire-proof, yet observers will note that inside there is a network of timber, making the whole concern little less than a lumber-yard. Just as soon as the fire has burned away the supports, the front and sides of such a building crash to the ground. Firemen dread work in these structures.

The fires in Boston and Lynn emphasize the necessity for greater care in the construction of business blocks, particularly on narrow streets, while that in Boston also reveals the dangers arising from the use of electric wires. It is charged that the breaking of an electric circuit started the conflagration which will cost the insurance companies from \$4,000,000 upwards. Of late years fire insurance companies have suffered so seriously from disastrous conflagrations in the United States that many of them have been driven out of business, and others are unable to pay the dividends that had for years given a gilt-edged character to their securities. The lesson taught by the fire in Lynn and emphasized by that of the fire in Boston is expensive to the American people, but it is only by such experiences as these that in a new and "booming" country valuable lessons are impressed.

#### A UNIQUE WILL.

**T**HIE will of the late John Crerar, which left over \$2,000,000 to the city of Chicago for the establishment of a public library, is a unique document. It is very long, but simple and plain. Mr. Crerar left an estate valued at nearly \$4,000,000, most of it personal property. His nearest relatives were cousins, and to them he left from \$10,000 to \$20,000 apiece. To various friends, clergymen, partners, and others, he left sums amounting to from \$1,000 to \$50,000. To orphan asylums, hospitals, and to other religious, literary, and social institutions in Chicago, he left liberal bequests, and he even made provision so that his partners in business should have the use of his capital at a moderate per cent. until his business affairs were adjusted to their satisfaction. He suggested to those of his cousins who were in moderate circumstances that they should use their bequests for the payment of obligations, and that the balance should be carefully invested; and finally he told precisely the kind of library he should like to have founded by his munificence. We quote from his will:

"I desire that books and periodicals be selected with a view to create and sustain a healthy, moral, and Christian sentiment in the community, and that all nastiness and immorality be excluded. I do not mean by this that there shall not be anything but hymn-books and sermons, but I mean that dirty French novels, and all skeptical trash, and works of questionable moral tone shall never be found in this library. I want its atmosphere that of Christian refinement, and its aim and object the building up of character. And I rest content that the friends I have named will carry out my wishes in these particulars."

Mr. Crerar possessed many unique traits, crowned with integrity and conscientiousness. He was a heavy stockholder in the Pullman Palace Car Company and various other successful business enterprises which had their headquarters at Chicago. He was a clear-headed, broad-gauged man, and while he never sought public notice he did not forget the city which had pointed the way to his prosperity. He states in his will that he wishes to recognize the benefits he derived from his residence in Chicago, and the kindness that he had received from his many friends and business and social acquaintances. His recognition was certainly of the most generous character. It is men of the mould of John Crerar that make great, prosperous communities. Chicago has lost one of the best of its citizens of this class, but it has many remaining.

#### TOPICS OF THE WEEK.

THE value of a single vote is again shown by the recent election in Iowa. A member of the Legislature was elected from the county of Monon by a majority of one. His election made the Assembly a tie, and may make it Democratic, as it is said that one of the Republican members is ineligible because he was not naturalized. The complications that may result from the casting of a single vote cannot be estimated.

It is a commentary on the transitory nature of fame that in the later years of his life the author of that once famous work, "Proverbial Philosophy," fell almost into obscurity. The recent death of Martin Farquhar Tupper recalls a life that was certainly exemplary in all respects, and a book that added not a little to the delight as well as the instruction of the people. In spite of what the critics say of Tupper's "Proverbial Philosophy," it is bound to survive many of the more exciting and erratic of to-day's popular publications.

WHAT an enterprising newspaper can do was revealed last year by Mr. W. H. Brearley, proprietor of the Detroit *Journal*. He organized a floral exhibition for the benefit of Detroit charities, which was so successful that he proposes to duplicate it on a larger scale this year. A chorus of 600 voices and an art exhibition will add to the attractiveness of the floral display, and the *Journal* expects to realize \$100,000, which will be distributed among the deserving charities of the city. Newspaper enterprise of this kind is certainly worthy of commendation and emulation.

RARELY in this country do we find a family continuing conspicuously and creditably in the public service during three generations. The late George H. Pendleton, who recently died in Brussels, came from a family that had been identified with the political history of the United States since the time of Washington. His grandfather, Major Nathaniel Pendleton, served through the Revolutionary War as adjutant to General Nathaniel Greene, and was appointed by President Washington as Judge of the United States Courts for the State of Georgia. Nathaniel Greene Pendleton, the father of the ex-Senator, was Hamilton's second in his duel with Aaron Burr, and was a leader on the Whig side in Ohio. George H. Pendleton was one of the ablest Democrats that his State has ever produced, and made himself felt in its Legislature, and as its Representative in the Federal Congress. It is already almost forgotten that he was the candidate for Vice-president on the ticket with General McClellan, which carried only three States, Delaware, Kentucky, and New Jersey. Mr. Pendleton

ton was one of the first men in the Democratic party to see the drift of public sentiment in favor of a reform in the civil service, and it was he who led in the demand for the passage of the Civil-service Reform Bill, in 1881. He was a polished orator, a man of large means, and one of the few old-school politicians that remained active in public affairs long after the close of the Civil War. Others have long since taken his place in Ohio politics, and he will be remembered rather than missed by his party associates.

THE fire which destroyed the magnificent building of the Minneapolis *Tribune* was of mysterious origin, but the loss of life is not a mystery. It was due to the wretched arrangement of the building, from which the only exit was through a narrow staircase winding around the elevator. The building was magnificent in proportions and in architectural effects, but it absolutely lacked fire-proof qualities, and, worse than all, it was inadequately provided with exits and fire-escapes. A municipality as progressive as that of Minneapolis should certainly provide regulations against the construction of such buildings.

THE decision of the Federal Court in Utah that an alien who has taken the Endowment House oath in the Mormon Church is not fit to become a citizen of the United States because he makes allegiance to the Church paramount to his obligations to the Government is a proper vindication of the dignity and sacredness of American citizenship, and will have an important bearing upon the future of that growing Territory. The application of the same principle to the Clan-na-gael and the anarchical organizations of Chicago and some other cities, would seem to be in every way desirable. We have made citizenship entirely too cheap, and it is high time that we should begin to impose such conditions upon its bestowal as will contribute to the public security, instead of introducing elements of discord and danger.

TWO RECOMMENDATIONS of Secretary Noble of the Interior Department will attract general attention. He favors the granting of a pension to every soldier and sailor who did substantial service during the war, who was honorably discharged, and who, being dependent upon his daily labor, may be disabled from securing sustenance by such labor. This is an indorsement of what is known as the Dependent Pension Bill which will be presented to Congress with the almost unanimous backing of the Grand Army of the Republic. General Noble also recommends that a distinct act be passed, affecting all cases not yet adjudicated, prohibiting a pension to dishonorably discharged soldiers and sailors. This is pertinent and timely, as is also the further recommendation that no pension cases be taken up for consideration out of their order except upon facts that make the emergency self-evident.

THE reception accorded to Frederick Douglass by the President of Hayti puts to shame the officers of the navy who declined to receive the American Minister on their ships as a passenger because of his color, and also those Democratic newspapers that predicted a disgraceful scene on Mr. Douglass's arrival. The President of the Haytien Republic received Mr. Douglass with great cordiality, and in his admirable response to the well-timed address of the new Minister paid to the latter this flattering compliment: "For you, Mr. Minister, your reputation is known in two hemispheres. You are the incarnation of the idea which Hayti pursues—the intellectual and moral development of men of the African race by personal effort and intellectual culture. The United States Government has already given many proofs of consideration and esteem for the Republic of Hayti, but it can never give a higher evidence of interest than it has in sending you to us as its Minister Resident and Consul-general."

WE doubt if the mass of thoughtful men in the Democratic party, in or out of the State of Montana, indorse the arbitrary, partisan, we might almost say indecent official conduct of Governor Toole. He has just been honored by his election as the first Governor of the new State, and he signalized his accession to office by a display of the most rabid and inexcusable partisanship. In his proclamation assembling the Legislature, he went so far as to indicate that only the Democratic contestants would be admitted to the capitol from districts in which both parties claimed to be entitled to seats. This was outrageous, but it was followed by an even more outrageous proceeding, when Governor Toole refused to sign the certificate of election of Congressman Carter, who had a plurality of over 1,600. There was no doubt of Congressman Carter's election, and the Enabling Act directed that the Governor should sign the certificate issued to him by the State Board of Canvassers. Governor Toole's action, therefore, could have had no influence on the situation, and could have only been intended to embarrass and mortify the Congressman-elect. Such an action as this is not excusable on the ground of ignorance, much less on the ground of partisanship. Governor Toole is fast digging his own political grave.

THE Silver Convention recently held at St. Louis adopted a platform, or report, which simmered down means nothing less than a demand for the opening of the mints to the free and unlimited coinage of standard silver dollars, and making them legal tender for all debts, public or private, and equal to gold. There is much force in the argument in favor of an increase of silver coinage, but we doubt if the country or Congress is quite ready to act at once upon the radical suggestion of the Silver Convention. There is a time for all things, and there may be a time for the unlimited coinage of silver which has been demanded by many persons in the West and South for years. It must be borne in mind, however, that unlimited silver coinage by the United States might involve a serious disarrangement of values, in view of the fact that the wealthiest foreign nations stand aloof from every suggestion favoring bimetallism. The silver question is one of the most important that confronts the people. It should be decided only after it has been thoroughly considered and freely discussed. It may be that the silver extremists ask too much, and it may be that those who believe in the gold standard must make concessions. There should be a fair middle ground on which both could meet and settle the question to the satisfaction of the whole country.

A TYPE OF SOUTHERN BEAUTY.—MRS.  
G. E. GAGE.

THE portrait on this page is a type of Southern beauty. It is a faithful likeness of Mrs. Robert Gage, of Mobile, Ala. She was, before marriage, Miss Georgia E. Ketchum, daughter of Dr. and Mrs. Ketchum. Her father's family-tree is quoted as being Chatham, directly descending from Lord Chatham. The family patronymic was changed to Ketchum, it is said, by some ancestors who came over and settled in Canada. Dr. Ketchum's mother was Christiana Colden Griffiths, daughter of an English officer whose family was related to the Coldens of New York and the Cadwalladers of Pennsylvania. Dr. Ketchum married, in November, 1848, Miss Burton, of Philadelphia, great-granddaughter of George Emlen, one of the original Quaker families that came over with Penn.

The subject of our illustration is, perhaps, the most popular and widely known lady in Mobile. She was noted in her early maidenhood for her many efforts in behalf of charitable objects, and many of her friends declare that she was "born an actress." That statement doubtless comes from the many encomiums showered upon her during her performances in private theatricals in aid of "sweet charity." She was married to Mr. Robert Gage some three or four years since. Mr. Gage was originally a Bostonian, but is now a well-known and highly respected citizen of Mobile.

Mrs. Gage is almost as well known in Boston as in Mobile, and her reputation as a beauty is well recognized at the Northern, Eastern, and Virginia summer resorts.

THE MORMON EXPOSURE.

THESE are troublesome times for faithful Mormons. The influence of the leaders over the rising generation has, of late, steadily declined, and this is one of the infallible signs that the period of their despotic sway is almost at an end.

A short time ago several applications for citizenship were objected to in the Federal Court on the ground that the applicant had taken an oath, or entered into an obligation, in going through certain ceremonies of the church in the Endowment House, that was incompatible with his duty as a citizen. This case has attracted attention because of the fact that it establishes a precedent, and may possibly lead to the disfranchisement of all Mormons who have gone through the Endowment House.

Some of the disclosures made during this investigation were of a startling character. From the testimony of those who have withdrawn from the church it appears that the oath in the ceremony at the Endowment House requires one to obey the Mormon priesthood in all things; to avenge the blood of the prophets (Joseph and Hyram Smith) on this Nation, and to aid in overthrowing the Government of the United States, that the kingdom of God may live. The penalty of divulging these oaths is said to be continually kept in mind by certain marks on the Endowment robe. This is an undergarment of one piece, covering the body and limbs, with a slit over the heart to remind the wearer that if he divulges his oath his heart is to be torn out; and another slit across the body to remind him of possible disemboweling. Selections were read before the court from the "Journal of Discourses," a publication containing the sermons of Brigham Young and other leaders of the church. The church attorneys objected to the reading of these, but the court ruled that anything was admissible that tended to show whether or not the members of the church were alienated from their loyalty to the Government by the teachings of their leaders. Copies of the *Deseret News*, the official organ of the church, were also produced, containing sermons preached from time to time. In one of his sermons Brigham Young said: "Rather than that apostates should flourish here, I will unsheathe my bowie-knife and conquer or die. Let us call upon the Lord to assist us in this and every good work." Another sermon by George Q. Cannon, a high dignitary in the church, curses the President of the United States and all who shall become Presidents, and proclaims it the duty of all members to curse all not of the kingdom.

Another extract from the *Deseret News* says: "Women must sell their bonnets to buy dirks, pistols, and guns to avenge the death of the prophet." A prayer by the President of the Church, Wilford Woodruff, asking for the destruction of the Government, "if it does not repent," was read in court.

The object of the testimony introduced was mainly to show that a man taking the Endowment House oath always gives his first allegiance to the church, and any oath he may thereafter take



A TYPE OF SOUTHERN BEAUTY.—MRS. ROBERT GAGE.—PHOTO BY REED AND WALLACE, MOBILE, ALA.

to support and defend the United States is taken with a mental reservation. The decision of the court, given by Judge Anderson on the 30th ult., sustained this view of the case, and denied the nine applications for citizenship on the distinct ground that the applicants are practically alien enemies. We quote: "It has always been, and still is, the policy of this Government to encourage aliens who in good faith come to reside in this country to become citizens. But when a man of foreign birth comes here and joins an organization, although professedly religious, which requires of him an allegiance paramount to his allegiance to the Government, an organization which impiously claims to be the kingdom of God, to control its members under His immediate direction, and yet teaches and practices a system of morals shocking to Christian people everywhere, it is time for the courts to pause and inquire whether such men as applicants should be ad-

mitted to citizenship. The evidence in this case establishes unquestionably that the teachings, practices, and purposes of the Mormon Church are antagonistic to the Government of the United States, utterly subversive of good morals and the well-being of society, and that its members are animated by a feeling of hostility toward the Government and its laws. Therefore an alien who is a member of said church is not a fit person to be made a citizen of the United States."

MR. LINCOLN'S SIMPLICITY.

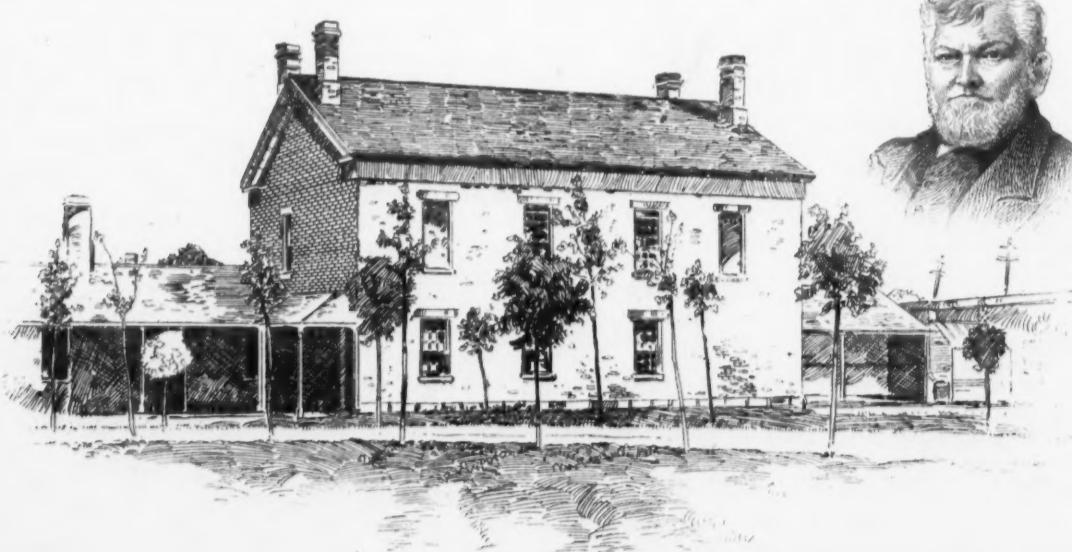
THE simplicity and sincerity of President Lincoln were shown in nothing better than in his letter to General Grant regarding the placing of his own son, Robert T. Lincoln, on the General's staff. The letter was as follows:

"Please read and answer this letter as though I was not President, but only your friend. My son, now in his twenty-second year, having graduated at Harvard, wishes to see something of the war before it ends. I do not wish to put him in the ranks, nor yet to give him a commission, to which those who have already served long are better entitled and better qualified to hold. Could he, without embarrassment to you, or detriment to the service, go into your military family with some nominal rank, I, and not the public, furnishing his necessary means? If no, say so without the least hesitation, because I am as anxious and as deeply interested that you shall not be encumbered as you can be."

General Grant responded suggesting the rank of captain for Robert T. Lincoln, because he had several staff officers of that grade, and that is the way the President's son went into the army with a commission.

A LIVING CYCLOPS.

AN Oregon newspaper states that an Indian child of the Nez Perce tribe with but one eye, situated in the centre of its forehead, like those of the fabled Cyclops, was lately seen at Pendleton, in that State. The child was able to see with ease, and ran about with as much freedom as any of its two-eyed companions. When the child's mother was asked for an explanation of the mystery she replied in chaste and elegant Nez Perce that she could account for its strange peculiarity only by the fact that she had looked at a one-eyed cayuse shortly before the infant's birth.



WILFORD WOODRUFF, FOURTH PRESIDENT MORMON CHURCH.

THE RECENT STARTLING EXPOSURES IN UTAH.—VIEW OF THE ENDOWMENT HOUSE IN SALT LAKE CITY.—FROM PHOTOS.



THE APPROACHING HOLIDAYS.—A BARGAIN-COUNTER: SCENE IN THE RETAIL DRY-GOODS DISTRICT OF NEW YORK.

## THE SPEAKER OF THE HOUSE.

THE new Speaker of the House of Representatives, Hon. Thomas B. Reed, of Maine, is a native of Portland, where he was born in 1839. Finishing his education at Bowdoin in 1860, he took up the study of law, and after a brief service as Acting Assistant Paymaster in the Navy, was admitted to the Bar in 1865. His political career opened in 1868, when he was elected a member of the State House of Representatives, whence, after serving one term, he was promoted to the State Senate. He was Attorney-general of the State during 1870, 1871, and 1872, and has been a member of Congress continuously since 1877. In 1879 he was made a member of the Judiciary Committee, and in 1881 became Chairman of that committee. His success in this capacity and on the famous Potter Committee made him widely known, and in 1881 he was put forward by New England for the Speakership of the House. In the Fiftieth Congress he was a member of the Committees of Ways and Means and the Rules. He is one of the ablest men on the Republican side of the House, and will unquestionably make himself felt in the course of legislation during the present session. He is an earnest student and remarkably well equipped with accurate information. His personal appearance is thus correctly described by the *New York Times*: "Mr. Reed is a man who attracts attention anywhere, in any sort of a crowd. Tall and beyond the average, and tipping the scales at considerably more than two hundred pounds, and with his large, round face, he is conspicuous wherever he happens to be. A light mustache adorns his upper lip. Some of his admirers say that he looks like the portraits of Shakespeare. He likes to carry his hands in his pockets, and he walks as if his legs found his large body too heavy to carry easily or gracefully. His broad brow is as smooth as an infant's, and at first sight one would hardly take him to be as old as he is—less than two months over fifty. Added to his striking personal appearance is a voice as sharp and rasping as the salty east winds of his native State, and seemingly designed by nature to give expression to the cutting sarcasm and effective witticisms which are his favorite weapons in debate."



MAINE.—HON. THOMAS B. REED, SPEAKER OF THE HOUSE OF REPRESENTATIVES.—PHOTO BY C. M. BELL.

How Reed awoke one day, or rather read the newspapers one morning, to find himself famous, has been told by the *Washington Star*. Eighteen words did it. Not long after having taken his seat in Congress he was making a little speech, when some member interrupted him with an annoying question. Reed answered him, then in his high, nasal tones drawled out:

"And now, having embalmed that fly in the liquid amber of my remarks, I will go on again."

This shaft of wit hit the newspaperial bull's-eye, and from that time Tom Reed's name was a familiar one throughout the country.

## SECRETARY TRACY'S REPORT.

IN his annual report, Secretary Tracy urges the need of a vastly enlarged navy. "If the country is to have a navy at all," he says, "it should have one that is sufficient for the complete and ample protection of its coast in time of war." For this purpose there are needed, according to Secretary Tracy, twenty battle-ships, twenty vessels for coast and harbor defense, and sixty cruisers, one hundred vessels in all, of which thirty-one cruisers are now built or authorized. Under the best conditions it would require fifteen or twenty years to construct such a navy, and Secretary Tracy is content now to recommend that the building of eight battle-ships and five torpedo-boats be authorized at the present session of Congress.

Special interest will be excited by the statement of Secretary Tracy that Secretary Whitney descended to trickery to win commendation for President Cleveland's Administration. Mr. Whitney, in his last annual report, claimed that considerable reductions had been made by him in the running expenses of the bureaus, including an aggregate saving of \$550,000 for yards and docks. Secretary Tracy shows that this economy was secured by making totally inadequate appropriations, which have resulted in serious injury to navy-yard property. Of course this involves large additional expenditures for repairs and maintenance, but Mr. Whitney made his point for the Cleveland Administration. Was demagoguery in high places every more indecently exposed?

## THE OLD HILL-PATH.

**T**IS true, it is as graceful as when, in other days,  
It wound along in beauty to the top; but as I gaze  
This musing hour upon it, sad tears my eyelids fill,  
For something's gone forever from the old path up the hill.

The sunlight and the shadows rest upon it with the same  
Dear benedictive presence as in the days when came  
No aching care to haunt me, from morn till eve at will—  
Ere something passed forever from the old path up the hill.

The breezes, as they loiter by, the old airs fondly croon,  
The blithe birds in the tree-tops sing as in my life's lost June;  
And, as then, the myriad blossoms all around their wealth dis-  
till—

But something's gone forever from the old path up the hill.

Something—a face—a touch of hand—a voice—a presence—lo! A world that brought me heaven all vanished with the flow  
Of pauseless time, and, slowly, along I wander still—  
With something gone forever from the old path up the hill.

Would ye might come again—again—oh, days so dear to me!  
And give me back the glory of my life's sweet Arcady!  
For, though summer reigns a goddess, in my heart lives win-  
ter's chill,

Since something's gone forever from the old path up the hill.

I lift my wet eyes skyward and plead, "Why must it be—  
This inmost desolation, this awful misery?"  
But silence mocks my heart-cry, while fresh tears my eyelids fill—  
Ah! something's gone forever from the old path up the hill.

GEORGE NEWELL LOVEJOY.

## NEILA SEN.

BY J. H. CONNELLY.

## CHAPTER III.—(CONTINUED.)

**T**HE old estate-wrecker received them with his accustomed excellent imitation of a wooden man in face and manner, but in his heart the sight of the young girl and the sound of the name she bore caused not a little perturbation. "Miss Sen," said Harold, after formally introducing her, "is the daughter of Narayana Chundar Sen and, her mother being dead, the sole heiress of his estate, under his will, as we understand its provisions. She has come to you for a settlement of it, which she is of course desirous of obtaining with as little unnecessary delay and formality as possible."

"Delay and formality are very necessary in the settlement of a large estate," replied Mr. Clutchley, with a faint semblance of an indulgent smile.

"Nine years ought to be ample for their requirements."

Mr. Clutchley seemed to ignore that suggestion of limitation, and inquired, blandly:

"Is the claimant prepared to establish her identity?"

"Perfectly," responded Neila. "I have brought all the necessary papers with me from Ceylon."

"You had better leave them with me, and when I have looked over them I will communicate with you."

"Certainly," assented the girl, taking from the reticule that hung upon her wrist a little bundle of documents and handing them to him.

His eyes lighted up as his gaunt fingers closed on the papers, and he quickly opened two or three of them to glance at their contents.

"But!" he exclaimed sharply, "these are not the originals!"

"Oh, no! they are duly attested copies supplied to me by the English authorities in Colombo. I was instructed not to permit, under any circumstances, that the originals should pass out of my hands."

A close observer might have noticed a nervous twitch of Mr. Clutchley's fingers, a nipping of his thin, pendulous upper lip, and a faint heightening of the color on the points of his prominent cheek-bones, but his voice was even and suave as he responded:

"A wise precaution. Their loss—at this distance from your home, especially—might occasion you serious annoyance. I think we may, for all present purposes at least, consider your identity established, and I am quite willing to give you such information as is in my power. Your father's estate is still in a very unsettled condition."

"After nine years!" exclaimed Harold, in a tone of indignant surprise.

Mr. Clutchley took up the young man's card from the table, where it had been lying near his elbow, and asked:

"Are you a son of the late Mr. John Godfrey?"

"Yes, sir."

"Ah, indeed! A most worthy gentleman and an old friend of mine. I am pleased to meet you."

When a man claims your deceased father as an old friend he is liable to win a standing of credibility and consideration from you that he would not otherwise easily obtain. He may be lying—probably is—and you may suspect it, but you cannot be sure that he is, and respect for your father's memory prompts you to treat the claim with deference, and to give the benefit of the doubt to the claimant. Harold already felt that influence weakening the force of the indignant remonstrance he had been about to utter.

Mr. Clutchley, conscious of having produced the effect he desired, returned to the subject of the Sen estate, as if there had been no break in its discussion.

"The executor," he said, "is supposed by the law to exercise his best judgment in the management of an estate for conservation of the interests of the heirs. It would often be a great sacri-

fice of those interests to force a hasty settlement of an estate, as it would undoubtedly have been in this particular case."

"Well; when will it be settled?"

"It is impossible for me to say."

"Could it not, in a very short time, be at least so far wound up that it might safely and properly be turned over to the management of its rightful owner?"

"I see many obstacles to such a consummation under the existing circumstances."

"Perhaps it will be better for the young lady to confide to counsel the prosecution of these inquiries."

"Of course she will do about that as she deems best, but the employment of counsel, for the present at least, seems to me unnecessary and involving needless and probably great expense. Lawyers' knives are keen when there is any chance of carving an estate. At all events, there is no hurry about it, and I would suggest that Miss Sen defer taking any action until I have had my clerk make out a statement of the present status of the estate."

"How long will be required for that?"

"Oh! only a few days."

His manner had grown friendly, even paternal, and was not without its effect. Neila said that, as a matter of course, she would wait for the statement, which she did not doubt would be quite satisfactory, and that she hoped to keep clear of the entanglements of the law. With that understanding she and Harold took their departure.

As they were about stepping into a descending elevator-car to return to the street, an ascending one stopped beside them, and a large, dashing, elegantly-dressed and handsome young woman emerged from its suddenly opened door. Neila, who was a step in advance, gave her one quick, comprehensive glance as she entered the car going down. The lad in charge of the machine, being at the moment engaged with a comrade in a base-ball discussion, was naturally oblivious of the fact that an escort was following her, and, simultaneously slamming the door, jerking the rope and saying "so that's how Patsy come to be put out on third," started the quick plunge of the car toward the street. But as Neila's eyes descended below the level of the floor she caught a glimpse of Harold effusively greeting the handsome young woman, who was none other than his cousin, Miss Reese. The preposterous idea had occurred to Millicent that morning of coming down to inquire of Mr. Clutchley how the settlement of the Prewitt estate was getting on. Of course she knew that it would be useless; still, she had nothing else to do, it would kill time and perhaps it might annoy Clutchley, so she came. Harold, seizing the desired opportunity, spoke rapidly, telling her the story of "The Pearl of the Orient," as he already termed Neila, and asked her to go with him and call upon the beautiful stranger, which she agreed to do on the succeeding evening. Their conversation lasted hardly more than a couple of minutes—merely until the car she came up returned on its downward trip—when he descended to rejoin Neila, who was waiting for him. But, short as his absence was, it had been long enough to cast a shadow, that she would have found difficulty in explaining to herself, over Neila's unsophisticated and sensitive heart.

A fancy sprang up in her mind that this young American, "strong and handsome as a god," and the young lady, "beautiful as a queen," were lovers. Well, suppose they were, she asked herself; what was that to her, a humble little stranger? Oh! nothing—nothing at all, truly. But the sunshine was no longer so bright as it had been earlier in the day; the air seemed colder, and she felt a strange desire to get back to her lonesome room in the hotel and cry. Doubtless the unpromising state of her affairs as represented by the executor had so depressed her. Yes; that might have been the cause. Or, perhaps the sight of that friendly meeting had momentarily made more keen the consciousness that she was so utterly alone in a land of strangers. That would surely have been enough to make heavy the affectionate heart of a gentle little girl who was very fond of her friends.

In vain did Harold, when he rejoined her, endeavor to cheer her up. He tried to persuade her to join him in what every true New Yorker regards as a sacred primary duty of the sojourner—a drive in Central Park—but she would not consent. Then he proposed taking her to a flower-show, and to that temptation she very nearly yielded.

"Ah! the flowers; yes. I would like to see those of your land. Perchance some of them would speak to me of home. Oh, what would I not give to breathe the perfume of the champaas to-day! But, no; I must not go. I am dull—sad, to-day. I would only depress you. Let me go alone to my hotel, and come to see me this evening. I shall be better then."

So, with gentle firmness she declined, and had her way about it. He put her alone into the carriage and went off about his business with a sense of disappointment and ill-usage that Neila would have much regretted had she comprehended her responsibility for it.

When Mr. Clutchley had got rid of Miss Reese, which he effected—to her regret—without giving her the satisfaction of fancying that she had ruffled what she styled "his pachydermatous mind," he straightway bent his steps to the court-house, and, making his way into the suite of apartments sacred to the judges and their visitors, sent his card by a bailiff to Judge Renfew Claggitt, who was on the Bench at the time.

The judge did not hesitate to order a recess in his court to answer Mr. Clutchley's summons, which to him meant "business," while his official service was simply "duty"—quite a minor consideration. He was a stout man, with sallow complexion, puffy lower eyelids, and a big black beard. Many persons deemed him dignified because he moved slowly, smiled seldom, and was sparing of words.

The judge and the executor were altogether alone in the big room, where they stood in the embrasure of a window flanked by tall shelves filled with law-books on each side, but as a matter of habit they spoke low. No speech was wasted in salutations and commonplaces. Mr. Clutchley coming to business at once with the announcement:

"An heir to that Hindoo's estate has turned up."

"Sen?"

"Yes."

"H'mph! Inconvenient, I suppose?"

"Rather."

"Widow?"

"No. Daughter; sixteen years old."

"Counsel?"

"Not yet."

"Well, what do you want?"

"An order of court appointing me her guardian."

"Ah! that is not a bad idea."

A little silence ensued, each man eying the other as if waiting for something. Mr. Clutchley was first to speak, with seeming irrelevancy:

"I have foreclosed on that Ettinger property, and will notify your agent to bid it in. Next week I shall have a party to take it off your hands at five thousand dollars advance."

"Good. Do you want that order now?"

"That is what I came up for. Here is the formal petition and the order, all ready for signature."

"Deucedly irregular—taking big chances; but business is business," growled the judge, taking the papers, merely glancing at them, and then seating himself at a table to append his signature to the order. Having done so, he summoned a bailiff and directed him to take the order out to the Clerk of the Court for entry, filing, and a certified copy for Mr. Clutchley.

"How much is there left of that estate by this time?" asked the judge with a significant smile, when the bailiff had gone.

"I couldn't tell without going over the books."

"Don't tell that to me."

"Well—probably one-third. Too much to give up, anyway."

"His honor" seemed to reflect seriously upon something; but said nothing more until the bailiff returned, handed him the certified copy of the order, and again retired. Then, as he drew the paper back from Mr. Clutchley's outstretched hand, he asked:

"Don't you think you might find a better buyer for that Ettinger property?"

Mr. Clutchley looked him steadily in the eye, fully comprehending his meaning, and, after a few moments' consideration, replied:

"I think I can promise fifty per cent. more than the sum I named."

"That is better," remarked the judge, handing him the certified copy of the order making him Neila's legally appointed guardian, the practically irresponsible custodian of her person as well as her wealth. Very carefully Mr. Clutchley put the paper away in an inside pocket and buttoned his coat over it.

"What do you mean to do with the girl? Marry her?" inquired the judge, banteringly.

"That would be a *dernier ressort*," answered the old executor with a grim smile; "but there is a proverb that 'it is the unexpected which happens.'"

(To be continued.)

## WALL STREET.—THE MONEY MARKET AND OTHER MATTERS.

WHEN I said, more than two months ago, that the condition of the money market was a standing menace to a bull movement, I told what was clear to any one conscious of the condition of affairs in the great financial centres of the world. Money is dear all over. In other words, it is in demand everywhere—in London, Paris, and Berlin as well as in New York. The strength of the money market abroad and the high rate of discount have not only withheld from us many millions of dollars of foreign capital that in the past have sought investment here, but have also withdrawn millions of pounds sterling which had been sent on for investment, or actually invested, in American stocks and bonds.

It must be borne in mind that for several years business in foreign lands has been active and speculation rampant. The result has been seen in the demands of various classes of labor for increased wages, and in the consequent rise in prices of some of the most common commodities. This condition of affairs abroad has usually preceded a similar condition in this country, and some of the shrewdest observers on Wall Street, men like Russell Sage, J. Edward Simmonds, and Roswell P. Flower, believe that they see abundant evidences of the approach of a wave of prosperity. The significance of the strength of the money market lies in the fact that it indicates a very general demand for money for business purposes, such as is always felt when business is prosperous and requires ready means for its extension and development.

Few realize the amount of money that in recent years has poured into the South as well as the West, and I see no evidences of an abatement in the demand. Money must continue to be held at a high rate of interest for months to come, unless an inflow from Europe upsets every existing condition here. I do not see how that inflow can be expected in view of the fact that many foreign countries are seeking heavy loans abroad. The Argentine Republic is negotiating for a loan of \$40,000,000. Brazil, a republic now, but an empire when it sought to borrow, has also been in the markets of London and Berlin seeking accommodation. Russian loans are projected. All these demands for money, added to speculative demands abroad, have raised the rate of discount in England, and have had an indirect but positive influence on the price of money in the United States.

It was a scurvy piece of business that the bears tried recently when they deliberately endeavored to depress lead certificates by sending out an Associated Press dispatch from St. Louis of the most alarming character. The remarkable strength that Lead Trust certificates displayed in spite of this manoeuvre lends credence to the report that some of the strongest insiders propose to keep what they have until they can unload at much higher prices.

Do not be surprised if we import some gold before the close of the year. Our exports for October were the largest for any one month in ten years, with the exception of December, 1880. I know that foreign bankers anticipate shipments of gold to America. That may be, as it has been in the past, the signal for a bull market.

A month and a half ago I predicted that the Union Pacific was trying to make an agreement for the control of the Fort Worth line. Those who took my hint at that time have made a substantial profit, as both the stock and bonds have risen. Union

Pacific intends not only to have an independent outlet to the Pacific coast, but also to control an outlet to the Gulf. I advise my readers to keep an eye on Union Pacific.

The splurge in Tennessee coal and iron is attributed to manipulation. It has had a rise on its merits, but it is a good thing at present prices to let alone.

Jay Gould is up to a couple of very quiet deals. Nobody except his eldest son knows what he is trying to do. Before the year is out the public will know, unless plans at present made miscarry. It would be surprising if he should turn up to be the owner of a controlling interest in the Baltimore and Ohio, the creation of his bitterest and most persistent rival, Garrett. Stranger things have happened.

No wonder the coalers are inclined to weakness. With the Vanderbilts in control of Ontario and Western, they will have within six months a direct route to Scranton and the coal-fields. This is what the Vanderbilts have wanted for many years. Give them a chance at the coal business, and nothing will satisfy them but control. Look out for a bear raid on the high-priced coalers.

The drop in Chicago Gas Trust was the sensation of the street during the week. It was based on a decision of the Supreme Court of Illinois against the right of the company to buy or sell the capital stock of competing companies. The only result of this decision, as far as I can see, will be to compel a reorganization of the Gas Trust in such a way as to make it legal. Several plans can be carried out, and no doubt one of them will be adopted. Meanwhile the stock is earning more than four per cent. per annum, and paying quarterly dividends of one per cent., and if I am not much mistaken, those who have bought on the ground-floor of the present decline will be glad of it before the year is over.

Seldom have the bears had such an innings as came to them last week. First, the Chicago Gas decision, then the Lynn and Boston fires, and then the notification of Secretary Windom to the banks that he proposed to call in the Government deposits. This notification, by the way, need not startle anybody, nor alarm the banks. The Secretary's policy will be cautious and conservative, and its effect will scarcely be felt in New York, the great money centre. The bears have had a nice innings, but I am inclined to think that those who have made purchases during the decline, not buying on a margin, and who are thus prepared for a further slump if it should happen, will in the end be winners. What the market needs is some strong hand to support it. The bears have had all the influence on their side and have been assisted by unpropitious circumstances.

JASPER.

#### LIFE INSURANCE.—SOME PERTINENT QUESTIONS.

MANY of my correspondents ask me the question, as bluntly as they can put it, if "The Hermit" believes that life insurance insures. Of course it does. There can be no question about it. But I cannot answer with equal readiness the question whether it pays to insure one's life.

A correspondent writes that he is much pleased with what "The Hermit" has to say, and that he would like to put one simple question, "Will it pay me to take out a life policy? Will I get the same results from it that I would if I put my money out at interest?" I must answer truthfully in the negative. An insurance company, with all its pretensions, does not pretend to be a savings bank. It proposes to insure one's life on a basis that will also insure the company against loss, and this point enters into all its calculations. It fixes first the percentage of interest that the policy-holder can expect at a lower rate than it can make his money earn. It calculates his duration of life at a figure that gives the company a liberal margin. It loads up the policy in every way that will insure the company against loss or the possibility of loss. The statute itself requires that large reserves shall be held. The primary consideration is the security of the insurance.

If a man knew that he was to live twenty years longer it would be prudent for him to take out an endowment policy covering that period of time, merely as a matter of investment. If a man has not made adequate provision for his family, and is striving to secure sufficient to provide for them, he can, by insuring his life, make himself comfortable in reference to their future in the event of his death. If a man is inclined to extravagance and does not know how to save, he can do no better thing than to take out an endowment policy for ten or twenty years. The premium will be large, but at the expiration of the term of the policy he will get the full amount of his insurance in one lump, and meanwhile, if he dies his family receives the insurance. An endowment policy compels an extravagant or reckless man to save money he could not be induced to put in a savings bank or invest where it would be secure. He would make more money, no doubt, if he would deposit his surplus earnings in an institution, or invest them in a safe security that would net him from four per cent. to five per cent., but I am speaking of the man who does not know how to take care of his earnings. He may reply that an insurance company might fail. Very true; and so might a savings bank, and so might a railroad default on its stock or bonds.

There are plenty of safe insurance companies as well as plenty that cannot last beyond a few years. A correspondent writes to say that I should have given public warning against a certain assessment company which has piled up its assessments of late years, and which now is revealed to be on the verge of bankruptcy. He inveighs against the entire system of insurance, and especially against assessment companies, and takes pains to give me—what I had already possessed—a long list of these companies that have failed. It is true that the list is formidable, and yet I may say, without bias in the matter, that a single failure of one of the great old-line companies, such as the Charter Oak or the Knickerbocker, caused more loss to policy-holders than was occasioned in the aggregate by all the failures on the assessment list that my friend has sent me. The reason is because the old-line companies have enormous reserves which are required of them under the law for the protection of policy-holders, while assessment companies provide merely for death losses and expenses, as occasion may require. Naturally, therefore, the premium rate in assessment companies is lower, for in the old-line companies the

policy-holder pays not only for insurance, but also for the security of it.

The failures of assessment companies have been occasioned precisely as the failures of some of these old-line companies, by schemers who ran the insurance business for their own benefit and not for the benefit of policy-holders. The old-line companies in the State of New York now have reserves of enormous proportions. The one thing essential is not legislation that shall make the companies solvent, but legislation that shall, as far as possible, reduce the cost of insurance, and make the supervision both of assessment and old-line companies careful and complete.

My attention has been called to a recent statement printed by the Mutual Life Insurance Company of the city, and to the fact therein mentioned that it has made a large profit on the money paid to it by policy-holders. A correspondent asks me if there is not an error in the statement he sends me, and if the company is not about \$60,000,000 out of the way in its figures. As I read the statement it is correct. The company referred to has received from policy-holders since it was organized, forty-six years ago, nearly \$338,000,000. It has paid back in death claims, endowments, dividends, surrenders, and annuities \$272,500,000, which would leave \$65,500,000 on hand. Really its assets show over \$126,000,000. The explanation of the difference is this: By constantly investing its surplus funds the company has more than doubled them, so that instead of a fund of \$65,500,000 the accumulation is now over \$126,000,000. These figures prove what I have repeatedly said, viz., that the rates of life insurance are too high, but they also show that life insurance in these days is no trifling business. According to the official reports of the Mutual Life, over \$30,000 a day is expended by it in payment of death claims and endowments. Two or three other large companies pay as much. Should not a business of such gigantic proportions, and involving, in many instances, the little all of the widow and orphan, be subjected to the closest supervision of the State? If not, why not?

THE HERMIT.

#### MORMON TITHING SCRIP.

A SALT LAKE correspondent of the St. Louis *Globe-Democrat* writes: "If you go into the principal office of the tithing-house you will see a tall young man handling what looks like money. He is behind a counter, and the counter is protected by a high railing. The man glances through the window, then looks down at the bills, and then goes on thumbing them like a bank teller. He goes to and from a big safe, carrying bundles done up just as bills are, with little bands of brown paper pinned about them. Sometimes the young man doesn't stop to count, but takes the amount on the brown slip as correct and passes out the money. This is Mormon money. It is the tithing scrip. It is used to facilitate the handling of the grain and hay and live stock and produce which come in. If you pick up one of these bills you will find it very much like a bank-note in appearance. In one upper corner is the number of the bill. In the lower left-hand corner is the *in hoc signo* of Mormonism, a bee-hive.

"The face of the bill reads: 'General Tithing Storehouse, Good Only for Merchandise and Produce at the General Tithing Storehouse, Salt Lake City, Utah.' Each note bears the signature of the presiding bishop. On the back is the denomination again, and a vignette of the new temple at Salt Lake City. The back also bears the wording: 'This note is not current except in the merchandise and produce departments of the General Tithing Storehouse.' The engraving is well executed and the printing is well done. The bills vary in color. There are greenbacks for one department of the tithing-house, brownbacks for another, and so on. By using this scrip the Church is able to create a market for considerable quantities of the tithe. This scrip is given out in dispensing charity. It is used in paying for work on the temple so far as the workmen can make use of it. Employés of the tithing-house receive their salaries or allowances partly in scrip. In numerous ways the Mormon money gets into circulation."

#### CHRISTMAS NUMBER OF "FRANK LESLIE'S ILLUSTRATED NEWSPAPER."

(Under the New Management.)

#### A RARE COLLECTION OF BEAUTIFUL AND INTERESTING CONTRIBUTIONS BY FAMOUS ARTISTS, WRITERS, AND POETS.

The Christmas number of FRANK LESLIE'S ILLUSTRATED NEWSPAPER is now out. Its price is 25 cents per copy.

It is the *finest publication* of the kind ever printed. It embraces thirty-six pages of extra calcined paper, with a handsome illuminated cover, and is profusely illustrated with some of the finest work not only of our own, but of the best outside artists and engravers. The contents include a novelette, "The Hant of Dayton's Hollow," by Patience Stapleton, a strong story of all-absorbing interest; four excellent shorter stories—one, "Delayed Dispatches," a narrative of a war incident, by A. T. Worden, the distinguished novelist; another, "In the Valley of the Angels," by C. L. Charles, who writes with great power; a third, entitled "Two Histories," a romance appealing strongly to the emotions, etc., etc. An interesting paper is contributed by David Ker, and Miss G. A. Davis, Henry Tyrrel, and D. J. Norton contribute appropriate poems. Mr. Norton's contribution is one of the best he has written. It presents a thrilling story of life in the West.

Artistically, the Christmas number will attract general attention. Mr. J. G. Brown, whose fame is world-wide, furnishes the admirable frontispiece. Other pictures are as follows: "Safe in Port," Burns; "Christmas in War Time," W. L. Sheppard; "A Christmas Wooing in Ye Olden Time," G. A. Davis; "The Old Folks at Home," Share; "Christmas in New York," Clineinet; "A Christmas Vision," Remington. There is also a page of illustrated Christmas humor, by popular artists. A magnificent double-page picture of "The Evolution of American History" is one of the special features of the number.

W. J. ARKELL & RUSSELL B. HARRISON, Publishers,  
JUDGE Building, 110 Fifth Avenue, New York.

#### DEATH - ROLL OF THE WEEK.

NOVEMBER 27TH.—In Philadelphia, George Wiggin, the oldest coal operator in Pennsylvania, aged 89; at Amsterdam, N. Y., John Enders Voorhees, prominent in business, political, and Masonic circles, aged 53; at Harrisburg, Pa., Jacob S. Haldeman, former Minister to Sweden, aged 66; at Carlisle, Pa., Rev. Dr. Murray, a well-known Presbyterian divine, aged 74. November 28th.—In New York City, Elias Parkman Needham, an inventor and manufacturer of organs, aged 77. November 29th.—In London, Martin Farquhar Tupper, the well-known poet and prose writer, aged 79; in Brooklyn, N. Y., John Chapman, a successful artist, aged 81; in Albany, N. Y., Martin Delehanty, for nearly thirty years Clerk of the City Common Council, aged 66; at Sewickley, Pa., Professor Robert Patterson, editor of the *Presbyterian Banner*, aged 69. November 30th.—In New York, Charles Cray, a lawyer of high repute, and author of several standard legal works, aged 65. December 1st.—In Chambersburg, Pa., Rev. Dr. John J. Pomeroy, a well-known Presbyterian clergyman, aged 55; in Minneapolis, Minn., Professor Edward Olson, President of the University of Dakota, aged 40; in Kingston, N. H., Dr. Thomas Bassett, for sixty years a prominent physician of Rockingham County, aged 92. December 2d.—In New York, General Wilkeson, the widely-known journalist, and for twenty years Secretary of the Northern Pacific Railroad Company, aged 72; at Auburndale, Mass., Rev. Nathaniel G. Allen, a well-known Episcopal clergyman, aged 72.

#### PERSONAL.

It is said that Robert Browning will probably visit this country next spring.

F. G. PIERA and H. Ransom Whitehouse have been made secretaries of the International American Congress.

FIVE HUNDRED AND FIFTY St. Louis newsboys ate 1,550 pounds of edibles on Thanksgiving Day, as the guest of Mr. Joseph Pulitzer, President of the *Post-Dispatch* Company of that city.

GOVERNOR FORAKER has informed some of his friends who desired to press his appointment to the vacancy on the Supreme Court Bench, that he prefers to resume the practice of law.

SECRETARY BLAINE attributes his good health to the fact that he has given up his habit of eating meat three times a day. He eats eggs for breakfast, cracked wheat for lunch, and roast meat for dinner. Since he adopted this regimen his health has been greatly improved.

EX-PRESIDENT CLEVELAND is reported by lawyers in New York not to have made a striking impression in his practice at the Bar, nor do the few decisions which he has made as referee suggest any profoundity of legal attainments.

EX-SPEAKER RANDALL writes a note to the Philadelphia *Record* expressing regret at the circulation of the idle rumors as to his health, and says: "I am progressing favorably, and wish the newspapers would refrain from worrying me."

WHEN Dom Pedro, of Brazil, lay sick unto death in Italy, not very long ago, he told his nurse one morning that he had a dream. "An old man came to me," said Dom Pedro, "and in a most earnest way informed me that I should lose my crown before I lost my life."

THERE is an epidemic of influenza in St. Petersburg, and the Czar, his wife, and two of their children are among the sufferers. Professor Zdekaner, one of the leading Russian medical authorities, declares his belief that the influenza is the forerunner of cholera. Similar signs, he says, preceded the last five cholera epidemics here.

MR. FREDERICK DOUGLASS, the United States Minister to Hayti, in presenting his credentials to President Hypolite, said that he regarded his appointment as representative to the black republic as the highest honor ever conferred upon him by his Government. It is said that Mr. Douglass bids fair to become the most popular man on the island.

EX-PRESIDENT CLEVELAND is said to have refused an offer of \$150,000 for his Red Top Cottage property near Washington. This is about five times what the property cost him. In refusing the offer Mr. Cleveland said that Red Top is not for sale, and that it is his intention to preserve it as a country residence for himself. Further, he desired it understood that some day he proposed to take up his permanent abode at Red Top.

In his message to the South Carolina Legislature, Governor Richardson recommends the separation of the two races in railroad coaches. The collection and preservation by the State of all the flags of the Confederate army and navy is also recommended. The Governor says these ensigns represent the honor and valor of the people, and the State should take care that they are reverently preserved as honored memorials of the gallant and self-sacrificing devotion of her sons.

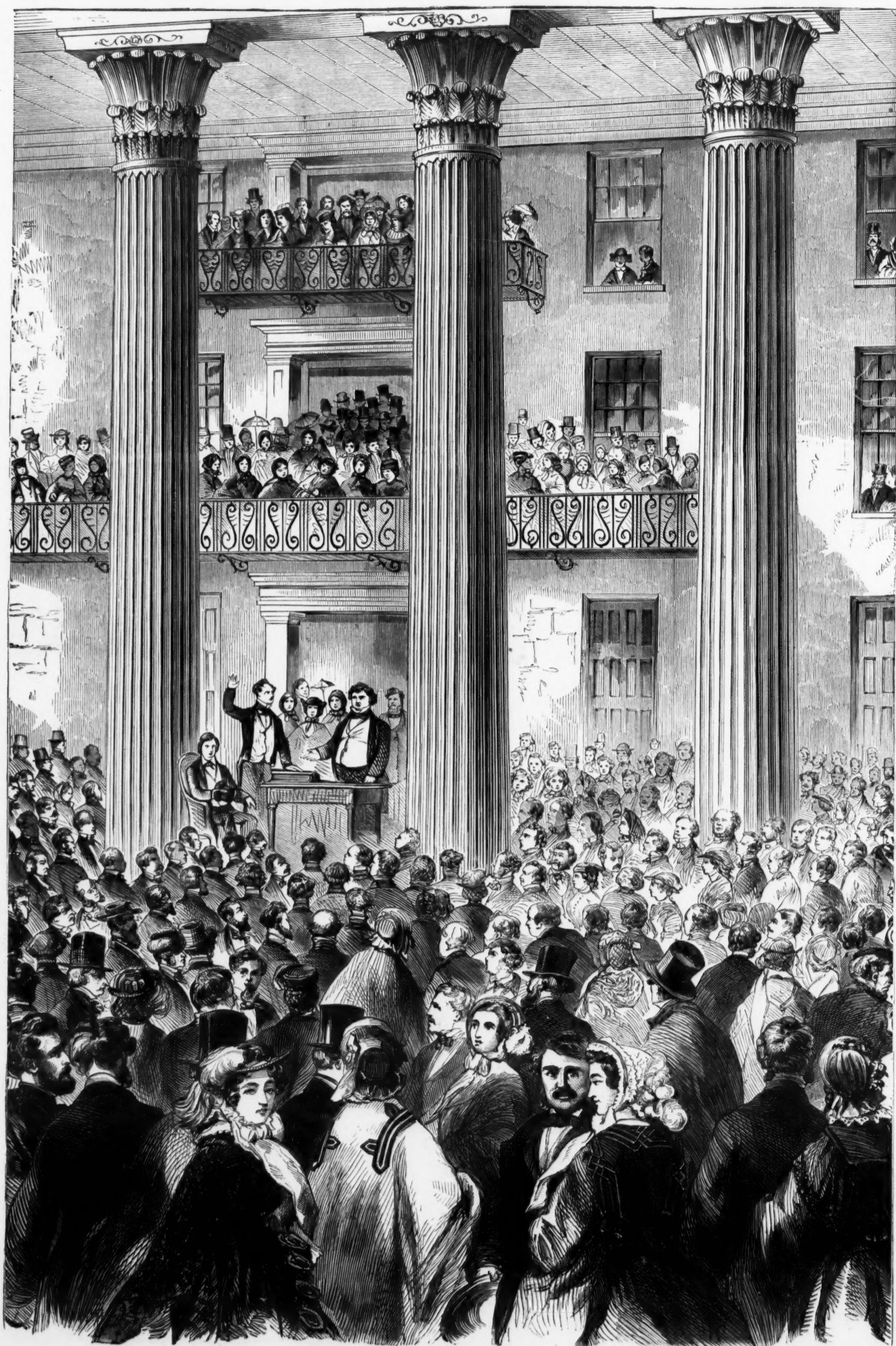
IT is thought that the exiled Brazilian Emperor, Dom Pedro, will establish his residence in France, but it is not believed that he will make any prolonged stay in one place, as he has a penchant for travel. His winters, in all probability, will be spent in Nice and Cannes, where he has many friends. The Brazilian Minister at Washington thinks that Dom Pedro may make a visit to the United States if his health should improve, as he has a warm attachment for this country and has many friends here.

THE address of Mr. Gladstone at the meeting of the Liberal Federation at Manchester criticised the Local Government Bill as inadequate, and advocated the granting to county councils of powers of taxation, the control of the police and the liquor traffic, the care of the poor, power to deal with the question of ground rents, and to form district councils. Discussing other public problems, Mr. Gladstone referred to his approaching eightieth birthday, and said it was not probable that he should have a direct interest in many future great reforms.

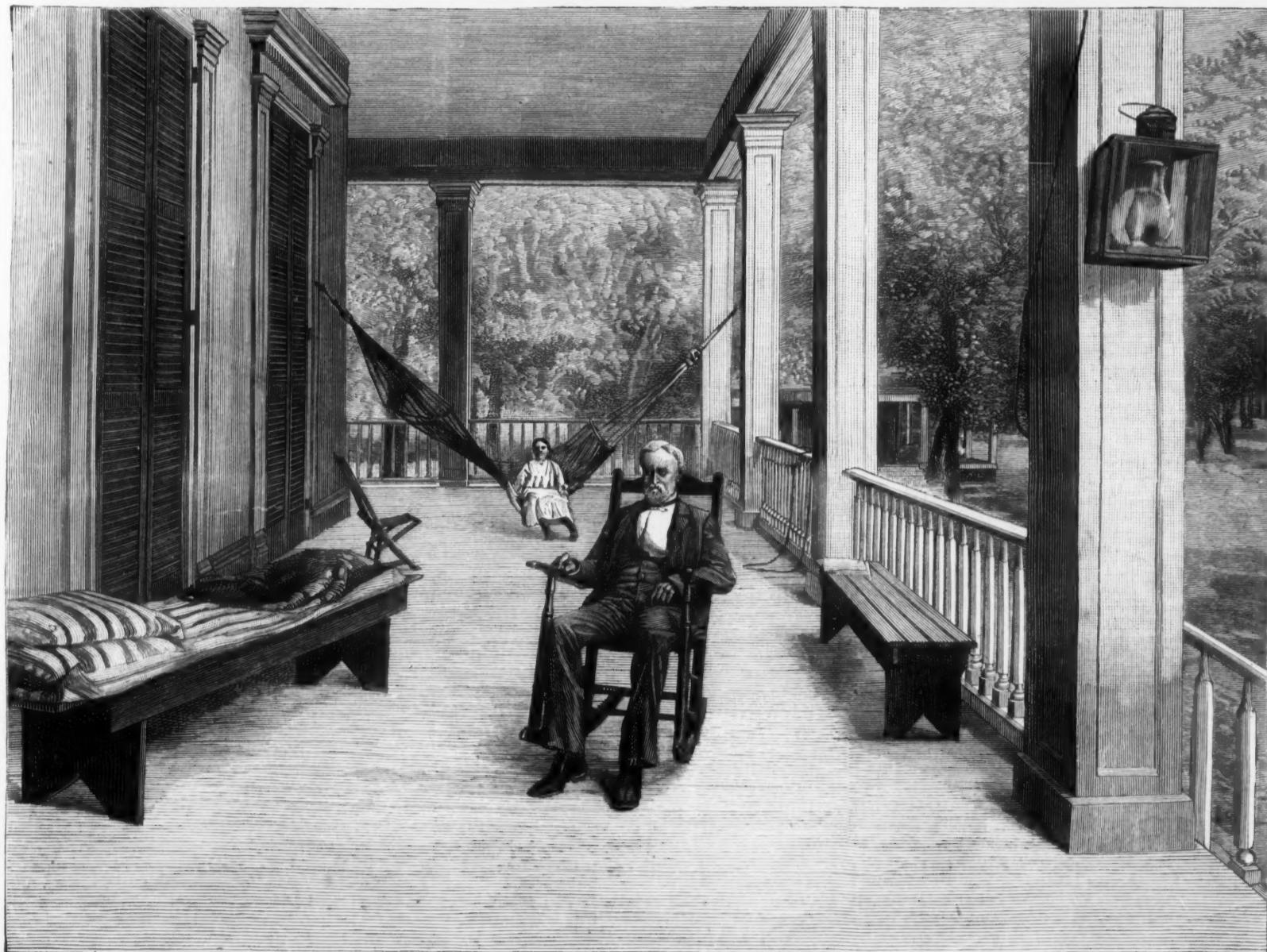
THE late Martin F. Tupper was ridiculed a good deal during his life-time, but his poetry was pure and his life was cleanly, and now that he is dead even his critics have some kindly words for him and his work. It is understood that Tupper never received but \$400 from America, but it is estimated that if he had had a copyright he would have got fully half a million. For many years he enjoyed a princely revenue from his English publishers, considerably in excess of the profits accruing to Tennyson, Longfellow, and Browning, and Longfellow all put together.

THE officers of the House of Representatives are as follows: Speaker, Thomas B. Reed, of Maine; Clerk, Edward McPherson, of Pennsylvania; Sergeant-at-arms, Adoniram J. Holmes, of Iowa; Doorkeeper, Charles W. Adams, of Maryland; Chaplain, Rev. W. H. Milburn, "the blind preacher." The latter was elected over the regular Republican caucus nominee, the dissidents claiming that the chaplaincy was "outside of politics." The selection of Mr. Reed and Mr. McPherson have given very general satisfaction. Mr. McPherson has already served several terms as Clerk of the House, and brings to his duties a ripe experience and a knowledge of parliamentary methods that should be of great utility in furthering the public business.

GOVERNOR GORDON, of Georgia, was recently tendered a popular reception in Chicago which was attended by 2,000 persons. At a later reception by the Iroquois Club he spoke eloquently of the growing oneness of the formerly belligerent sections: "He felt that the North and South were a people in common. They had one purpose, one aim, one descent, one hope, one common bond to unite them. As well build a wall across the Mississippi River to stop the onward flow as sever his people of the South from ours of the North. The wall across the Mississippi would have to be as high as its source, reaching to the snow-flakes on the summit of the Rocky Mountains. So the wall between the two peoples of the South and North would have to be as high as heaven itself."



THE LATE JEFFERSON DAVIS.—HIS INAUGURATION AS PRESIDENT OF THE SOUTHERN CONFEDERACY AT MONTGOMERY, ALA.,  
FEBRUARY 18TH, 1861.—FROM A WAR-TIME PICTURE.—[SEE PAGE 339.]



ON THE VERANDA AT BEAUVOIR.

THE LATE JEFFERSON DAVIS.—VIEWS OF HIS HOME AT BEAUVOIR, MISSISSIPPI.—FROM SKETCHES BY C. UPHAM.

DECEMBER 14, 1889.

## THE PAN-AMERICAN CONGRESS.

SKETCHES OF SOME OF THE LEADING DELEGATES—THEIR IMPRESSIONS OF THIS COUNTRY.

[Specially collated for FRANK LESLIE'S ILLUSTRATED NEWSPAPER.]

VENEZUELA.

THE delegate from Venezuela is a gentleman of soldierly bearing, and somewhat past the meridian of life. During the tour recently completed he was in frequent demand at banquets by reason of his ability as a public speaker. While his delivery in English seems difficult, he invariably makes his point, and that, too, in language often rich in poetic metaphor.

His oration at the tomb of Lincoln, visited by the delegates while passing through Illinois, was widely printed. As the son-in-law of General José Gregorio Monagas, who was the emancipator of the slaves of Venezuela—universal freedom having become a fact in that republic eleven years prior to the act by President Lincoln—the incident of this address was happily significant.

*N. Bolet-Poraza*

is essentially a literary man. He has been a soldier, and has lived some in Europe. At present he is the publisher of a Spanish-American paper in the city of New York, and the valued correspondent of leading journals in his native country. Since the return of the recent excursion he has been appointed Minister of his country at Washington. In a recent conversation he said: "The matter of reciprocal trade between Venezuela and the United States has, as you are doubtless aware, reached a more advanced point than in the case of any other South American country, and I think I may claim that our people have long known more of the North Americans than have the intelligent classes of any other country represented in this conference except Mexico. You see we have regular and frequent steamer service, and very many of our people read the New York papers regularly. . . . The time appears to have come now to look outside for markets in which to place the surplus products of the hundreds of busy mills and shops we have just seen. The Red D'line of steamers has been very prosperous since its development of the trade with our country, and, as you saw at Cramp's ship-yard at Philadelphia, still another fine passenger and freight vessel is nearly ready for them. This line brings to Caracas machinery, petroleum, flour, wire, cotton goods, rope, fire-arms, and a wide variety of minor articles. We send to the United States coffee, cocoa, indigo, hides, rubber, hard woods, and log-wood. What do we think of the Americans? Well, by that you doubtless mean the people of the United States. Don't forget that we all claim to be Americans. For myself, having been a great deal in Europe, I will say that this land is a marvel; it is an enigma that confounds the statesmen of the Old World. There the laborer is practically a slave; here he is—all the cant of demagogues to the contrary—the most blessed and untrammeled workman in the world, enjoying the very highest wages, and living in far better style than would be possible in any other country. Here, too, there is the sure reward, in a greater or lesser degree, for every one who strives. Nearly all of the leading employers of your 'great West' were themselves poor young men. I may instance the Studebakers, the Pullmans, Mr. Armour, and Mr. Carnegie, men who have all risen by virtue of their talents. One of the most pleasing features noticeable at the time of our visits to the vast industries of these and other powerful employers is the kindly, humane attention paid to the welfare of the men and their families. They have built for their people, in many instances, not only very comfortable homes, but libraries, club-rooms, theatres, and even churches. Above everything else I admire the humanity of your people."

COSTA RICA.

In the absence of his chief, Delegate Manuel Aragon, of Costa Rica, Señor

*J. B. Calvo*

Secretary, conversed with our representative in excellent English. Señor Calvo is the author of a book relating to Costa Rica, and an able authority upon this interesting portion of the Isthmus.

"We have," said he, "two important ports—the one upon the Pacific being Punta Arenas, and the other, upon the Atlantic side, Port Limón. Each of these is connected with the interior by splendidly constructed railways. A gap exists between the termini of these lines which is now covered by wagons over the mountain passes, but we expect, at no distant date, to have a complete connection by rail.

"A great deal of American capital is already invested with us in banana plantations. We are indebted to English investors to the extent of \$10,000,000, the interest upon which is paid promptly each month.

"Our present facilities for communication are all that can be desired. There are eight steamers per month plying from our ports upon the Atlantic to New Orleans and New York. Within five years our trade has nearly all changed from Europe to America. We receive machinery, cutlery, agricultural implements, railway-cars, Baldwin locomotives, textiles of the lower grades, telegraph-wire, and many other articles in quantities. Boston capital is largely interested in promoting telephone service.

"English, German, and French merchants give from one year to eighteen months credit on goods, receiving in the meantime an interest of four per cent. The Rio Plata Loan and Trust Company of London hold concessions under which they are to build a railroad from a point upon the Atlantic coast to Lake Nicaragua, and are to have large areas of land for immigration.

"It is difficult to say really what is most admirable, in my estimation, among the many wonderful things and places we have seen upon our palace-car tour. For organized industry and thoroughness New England certainly leads; for tremendous energy and courage Chicago seems to me most wonderful; but there are other Western cities which are equally remarkable in

many things. I bow low to American ingenuity. It seems equal to all things. It even set the river on fire at Pittsburg.

"It cannot be claimed hereafter that the home of hospitality is found alone in Southern lands. Everywhere in this Northern empire of the people we have been met with the most overpowering and constant attention, which I fear we may never be able to adequately repay."

BOLIVIA.

Bolivia, the Switzerland of South America, is the only republic, save its small neighbor, Paraguay, which has no coast-line. This country is represented at the Conference by

*Juan Francisco Velarde*

who is, besides being a leading publicist, the owner of *El Herald* de Cochabamba, the oldest paper in that republic.

Señor Velarde is a fine type of the educated Spanish-American, still youthful in appearance, with erect carriage, and a face illuminated by sparkling black eyes. His son, Mariano, was the youngest member of the party, and a great favorite. Although but seventeen years of age, he has voyaged around South America, and visited, in turn, each one of its republics.

Señor Velarde, opening a copy of "Barnes's Geography" containing an excellent map of South America, explained the present and prospective avenues to and from the outer world in detail. "From the Pacific we enter through Peru, generally at the port of Arequipa," said he, "where we are permitted to have a customs-inspector. Through the interior we have a considerable but incomplete railway system. An interesting feature of Bolivian travel is found in the transit, by fine steamers, of Lake Titicaca, the highest body of navigable water in the world, as it rests 12,000 feet above sea level. Near it are Sahama, Chimborazo, and Sorata, the most lofty peaks in the western hemisphere. In such a country you will readily see the matter of railway building is both difficult and costly. Several rivers, forming the Madeira, flowing northward through Brazil to the Amazon, drain our *tierra caliente*—our tropical plains—but the rapid; in that stream near San Antonia have always made it a sealed book to the outer world. Here all the valuable tropical products grow in wild luxuriance, and when the much-talked-of railroad is built around these rapids to meet the Amazonian steamboats, it will give us a much-needed outlet that will have its effect immediately upon our trade with North America. Then we can afford to buy and carry home numberless coveted articles made in your factories of which we are now, I regret to say, compelled to deny ourselves. We buy very largely through Buenos Ayres, which we reach by rail to the Rio Paraguay, whence steamers make a voyage of twelve days' duration down the Paraná. Cattle in Bolivia can be bought at five dollars per head. Everything else in the nature of local products is equally cheap. Our people are generally progressive, but machinery, especially in the shape of good farming implements, is but little used because of the present heavy cost of getting it into the country. If my people could see for themselves the wonderful results attained in your West by the use of good tools for planting and harvesting they would, as soon as a practical outlet is made for our surplus, adopt your methods extensively. At Santa Cruz we have three large *ingenios*, which you call sugar-mills, in operation, all filled with American machinery. I certainly hope during my stay in the United States as Minister of Bolivia to your Government, to do much to promote the great movement of international commerce; but we must have more direct highways, as a matter of course."

PERU.

*J. L. C. Zegarra*

is the able representative of Peru. A lawyer by profession, he has been for twenty years prominently identified with the national affairs of his country, and has been the Secretary of the Treasury.

Like Señor Peraza, he is a man of magnetic eloquence, speaking English fluently. None other so frequently and happily voiced the amazement of the delegates at the industrial marvels they saw everywhere upon their journey, or more agreeably expressed their sense of appreciation of the royal honors paid them in dozens of our cities.

"I need not tell you," said he, as we sped along homeward through Ohio, "that Peru is now very poor; that we have passed through a terrible struggle which has left us, at the close of the war with Chili, in an even worse condition than that of your Southern States at the end of your Civil War; and here I will say that I look forward with great pleasure to the accomplishment of our proposed journey through the South of the United States, because our people derive vast satisfaction in watching the splendid prosperity which has grown up over the ruin of the past, as it seems to point to a brighter future for my unhappy land.

"Our domestic complications are gradually clearing up. We have an enormous war debt—about \$400,000,000—when our population is considered, which is but 3,000,000, many being wild or semi-civilized Indians. We have about 2,000 miles of railways, few of which are carried to their termini. Our legislators have been chiefly occupied for the past three years in devising means for meeting the interest upon our debt, and for rebuilding our wasted ports and industries. English capitalists are expected to take and operate our railroads for a long term of years, pledging themselves to complete and extend them. They are to have large land grants.

"We are of course greatly interested in the completion of one or the other of the Isthmian canals, but if the proposed railway is built around the rapids of the Madeira River in Brazil, we will sometime have an equally good avenue of traffic via the Amazon River.

"What strikes me as most remarkable in your country," continued Señor Zegarra, "is the wonderful power you have in the

assimilation of diverse foreign elements. To most peoples this would be fatal; indeed I cannot help feeling that if kept up indefinitely it may prove harmful even to this strong, self-reliant nation. Again, we have all been amazed at the high level of prosperity evident all over the land. It is just the same among the New England factories, the Chicago meat industries, the Minneapolis flour-mills, the Nebraska corn-fields, the tobacco marts of Louisville, and the monster steel-works at Pittsburg. Everywhere tireless industry, abundant work, ample recompense. It is like a fairy tale. Still another surprising matter is seen in the eager interest shown by all classes and conditions of your people in the mission of the delegates. Everywhere, in every little village as well as in the large cities, as you have seen for yourself, the residents have tried to show in some way or another their good-will and appreciation. Lastly, your entire population seems determined to have the best of everything, and that is why all of your vast factories are kept busy. If it were not for the excellent ideas of living held by the American workman and the farmer you would not have been able to show us the wonders we have seen. Your home market will always be your best field of operations, however much you may trade abroad."

NICARAGUA.

Ladies very generally agree that the handsomest man in the Pan-American conference is

*H. Guzman*

Minister of Nicaragua at Washington. This gentleman is large and portly in stature, and always appears clad in black professional broadcloth. He has the advantage of a thorough knowledge of English, acquired by study at Georgetown College and while pursuing medical instruction at the University of Pennsylvania. Señora Guzman is a Philadelphia lady. Nicaragua, the republic thus ably represented, is one of the sisterhood of five nations to the northward of the Isthmus of Panama. Its area is about that of the State of Connecticut, and its population 275,000. The President now at the head of affairs is General Andres Avila Caceres.

"Firstly," said Dr. Guzman, "what Nicaragua wants is the completion of the canal via Lake Nicaragua. I am happy to congratulate FRANK LESLIE'S ILLUSTRATED NEWSPAPER upon having been in the lead in informing the American public as to what we are trying to do. You have no doubt noticed that since we started upon our present excursion the actual work has been commenced upon the canal. As your ably illustrated pages have already shown, there are no insuperable obstacles in the way of success, and in Lake Nicaragua we have a roadstead of fresh water wherein ships can ride in safety awaiting orders from owners, if need be.

"As for your great and prosperous country, my admiration is unbounded; so much so, indeed, that it is my hobby, and I am jaded about it in my family circle, and among my friends of the land I represent.

"I hold that your great success is due to a variety of fortuitous causes, in which the patriotism of the people, the vast number of newspapers discussing every known issue, your schools, the equality of woman, your railroads—unequalled in the world—and your inventive powers all have a part. However flattering to your country may have been the opinions of my colleagues and myself prior to our journey through your industrial States, all our previous impressions are as nothing when compared with the great reality as observed from our superb train, and as we progressed from State to State the conviction grew in our minds that success must come to crown our efforts in council at Washington; that we must have international trade to a greater degree. We found, in our inspection of your factories everywhere, a great many articles which are in constant demand in Central and South America, which were not only better made than the same types of goods we now get from Europe, but quite as cheap. Your use of ingenious machinery makes it possible for you to accomplish wonders."

SALVADOR.

*Jacinto Castellanos*

the delegate of Salvador, is one of the trio of lawyers who wrote the code of laws now in force in that republic. He has been a Judge of the Supreme Court, Minister of the Interior and of Finance, as well as the national representative at several neighboring States. Four years ago he took an energetic part in the opposition to President Barrios of Guatemala in his futile effort to force a union of the five Central American republics, and which ended in the death of the latter. At the request of FRANK LESLIE'S he supplied the following, which was translated by his secretary:

"Salvador is the smallest, geographically, of the group of Central American republics, but, like some of your States, its minor size is no gauge of its commercial importance. Our coast frontage is upon the Pacific, and as the regular steamers plying between Panama and San Francisco touch at our three ports, La Libertad, La Union, and Acajutla, we enjoy quite an extensive trade with your Californian metropolis. Our imports amount to about \$8,000,000 annually. We export coffee, sugar, indigo, balsam, hides, and rubber.

"Like the people of other Central American States we have a large population of rural people who live very simply and inexpensively, their food being chiefly tortillas and frijoles. Our country is enjoying peace, and we have no debt.

"In common with most of my countrymen, I have read much concerning the United States of the North, both in newspapers and books, and I had formed a mental picture of what I thought this great land to be like. I can only say that the reality as far exceeds the former impression as the daylight exceeds starlight.

"I attribute all of your wealth, peace, and prosperity to the one central fact of your magnificent school system, by which your young people are educated to the broad standard which fits them to take their part in the continued work of development of your wonderful Republic. Yes, education is the keystone of your arch. We Salvadorians have already done much in imita-

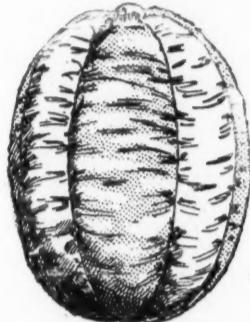
tion of your schools with good results, but we have not yet reached the co-educational point.

"I feel that of all the gracious hospitality that we have experienced since we came among you, and of which our people at home are fully apprised, great good must be the outcome, and while it will take time and patience to turn the old-time current of trade away from its course across the Atlantic until it flows parallel with the Gulf Stream, it will eventually be done, and all the sooner if busy North Americans will take as much pains to study the Southern republics, and try to conform to their ways in the interchange of traffic, as we are taking in the acquisition of facts concerning yourselves. Our work at Washington is simply advisory, but I can foresee no reason to suppose that my representations to our Congress in the matter of international trade will meet with any opposition."

#### IN FASHION'S GLASS.

##### A REFLECTION OF CHRISTMAS HANDIWORK.

THE fancy-shops bear witness to the cheery fact that Christmas is near at hand, and for the benefit of those foolish virgins who did not keep their lamps trimmed against the important day by preparing their holiday gifts in timely season, a few suggestions for quickly finished work will be quite a desideratum.



MELON PILLOW.

This will be found a perfect rest for the head and neck when traveling or at home. It is an English novelty, and the English ladies never travel without their cushions. Among their luggage will generally be found a piece labeled P. B., which stands for "Pillow Bag." The melon pillow is usually made in six sections which are securely joined at the ends, and the outer edges are slip-stitched together. They are filled with the finest cedar down, and are covered with soft China silks, sometimes parti-colored, and sometimes of silk plush alternating, as in the illustration. A silk cord is used to suspend them.

The rose chair-cushion is a late fancy, intended to be attached to the back of a chair, or to fit cosily into the corner of a big easy-chair or settee. This cushion is easily made, and is about sixteen inches in diameter. It may be covered with cordia canvas, unbleached linen, soft art silk, or plush, upon which is an appliquéd pattern in kid, outlined with gold thread. When linen is used it is stamped with a design for Roman embroidery, which is stenciled with a colored wash, in olive, old-gold, clayred, or porcelain-blue, and the design is then outlined with the new art cord or couching silk. It has the two-fold advantage of being showily effective and filling up fast. The edges of the cushion are usually joined by a full puffing of China silk of some harmonious shade, while surrounding the cushion upon each edge are sewn at intervals small brass rings, which may be purchased already covered with crocheted wash-twist. Through these rings the art cord is drawn after the manner of a lacer, with the silk puffing out between the lacings. This same embroidery is applied to table squares and scarfs, the edges of which are fringed with heavy flax thread of suitable shade to match the stencil.



FANCY APRON.

A notion for showy aprons is lately revived, and those of costly lace and silk are the folly of the day. But for some unaccountable reason male critics are averse to aprons, which fact dates back to the time of Queen Charlotte, when Beau Brummel evinced his distaste for them by deliberately removing the apron of a duchess and tossing it behind a sofa. The apron illustrated above may be made of a flounce of either black French lace or white Valenciennes, with ribbon velvet and silk tassels ar-

ranged in the graceful manner pictured. Other designs are made of surah, with insertions of Irish point or any heavy lace on the lower edge and forming the bib, while many handsome white aprons are made of the finest of embroidered mull. White China silk may have an embroidered band of daisies across the hem, while the most durable and simple apron of all is made of pongee, with an outlined design wrought in wash-silk, and a bright ribbon to tie about the waist.

Any one who is deaf with the brush and water-colors can make handsome cases for writing paper with very little labor. White linen duck, or heavy silk in delicate colors, is selected for the outside, with China silk for the lining. It is cut the size of commercial note, and folds once like a portfolio. Upon the outside is painted a floral design, a flight of birds, or group of butterflies, with a monogram, initials, or else an appropriate sentiment lettered in one corner. Upon the inside is placed at the left a pocket for the writing paper, and at the right the pocket is divided for envelopes. The correct thing just now for writing paper is to have the address stamped at the top, instead of one's initials or monogram.

Very simple and effective lamp-shades are made of any of the popular Vandyke laces, with crochet ring tassels depending from and between the points. The lace is sewed to the lower edge of a band of ribbon or silk matching the tassels in color, or, if the lace is wide enough, it is laid over thin yellow or pink silk.

Artistic pen-wipers are made of layers of chamois cut in the form of an oak-leaf, shaded and veined with sepia, and attached to a small twig with a cluster of natural acorns. ELLA STARR.

#### THE LATE JEFFERSON DAVIS.

JEFFERSON DAVIS, whose death occurred at New Orleans on the night of the 5th inst., was born in Kentucky on the third day of June, 1808. His parents soon after removed to Woodville, Wilkinson County, in the Territory of Mississippi. At the age of sixteen he was appointed to a cadetship at the Military School at West Point, whence he was graduated in 1828. He stood well in his class and pursued his studies ardently and with much fidelity. He was assigned to the infantry, and served in the Black Hawk War, in which Abraham Lincoln commanded a company of volunteers. He was promoted in 1833 to be First Lieutenant, transferred to the dragoons, and was actively engaged in expeditions against the Comanches and other Indian tribes, winning a fair reputation for energy and courage. In 1835, at the age of twenty-seven, he resigned from the army, returned to Mississippi, married the daughter of General Zachary Taylor, and settled down to the life of a Southern planter in Warren County, near Vicksburg. He first entered politics in 1843 at the age of thirty-five, when, as a delegate to the Democratic State Convention called to choose delegates to the National Convention, he attracted attention by a speech in favor of the nomination of John C. Calhoun. A year later he was elected to Congress, and soon distinguished himself as a debater and by his extreme State rights views. In 1846 he resigned his seat in Congress to take command of the First Mississippi Volunteers, with which he joined the army of General Taylor on the Rio Grande. He took part in the assault on Monterey, and with his regiment and a detachment of an Indiana regiment turned the fortunes of the day at Buena Vista. For his services on this occasion he was commissioned Brigadier-general by President Polk, but declined the rank on the ground that the States only could appoint officers of the militia.

In 1847, on the return of his regiment, Mr. Davis was first appointed by the Governor and then elected to the Senate, where he took his place as the generally recognized successor of Calhoun to the leadership of the State Rights party. From the first he avowed the right of a State to secede in the event of an encroachment on its rights, and he did more than any other man to prepare the way for the Rebellion.

In 1851 Mr. Davis resigned from the Senate and became the candidate of the "party of resistance" for Governor. He was defeated by a small majority, but in his canvass did much to commit his party to the extreme State-rights policy. Upon the inauguration of Franklin Pierce as President, he entered his Cabinet as Secretary of War, and for the most part discharged the duties of that position satisfactorily. He was re-elected to the Senate for the term beginning 1857, and from that time on until he withdrew from that body, lost no opportunity to preach the doctrine of secession in its extremest form. Of his career during the war it is not necessary to speak. The war over, he was arrested and confined for a time in Fortress Monroe, but in 1867 the case against him was abandoned by the Government, and the charge of treason was never brought to trial. After a visit to England and France, he became, on his return here, president of a Southern insurance company, residing at Memphis, Tenn. In the General Amnesty Act of December 25th, 1868, he was included, but he never renewed his allegiance to the United States. In 1871 he had a public reception at Atlanta, Ga., and made a speech, in which he reaffirmed his adhesion to the doctrine of State sovereignty. Since then he has led a quiet life at Beauvoir, in Mississippi, coming out of his retirement occasionally on great public occasions in the South, when he was always honored by hearty demonstrations of welcome.

#### BRAZIL'S PEACEFUL REVOLUTION.

THE captain of a vessel recently arrived at New York from Brazil tells how peacefully the recent revolution was effected. On steaming into the harbor of Para he saw a new flag flying, and he says: "I wondered what it all meant, and I didn't make out until the pilot came aboard and told us that there had been a change of rulers and that the monarchy was overthrown. We remained at Para five days. I was ashore a great deal of the time, and if our agents had not told me, and I had not seen the new flag flying, I should not have known that Dom Pedro had been deposed. Everything was going on as quietly as ever. There were no crowds on the streets, no parades of soldiers, no speech-making or loud talking. The soldiers and the authorities seemed to be in favor of the new state of things, and that was apparently the sentiment of the people as well."

#### AT HOME AND ABROAD.

THE Chinese Government is buying heavy Krupp guns for the northern forts.

THE reduction in the public debt during November amounted to \$4,869,672.52.

THE War Department estimates for river and harbor improvements next year amount to \$11,190,000.

THE Corean Government refuses to permit American miners to go into the interior of the country.

THE annual report of the Civil Service Commission declares that the merit system has been found to be a success wherever given a fair trial.

IN his speech to the Italian Parliament, King Humbert said that Italy must go on arming, although the peace appears to be assured to Europe.

IN Fairland, Iowa, all saloons have been compelled to close by action of the citizens, who have bound themselves never to allow liquor to be sold in the town.

THE Navy Department is about to ask bids for the construction of the two new 1000-ton cruisers, the cruiser *Monitor* and the practice cruiser of the Naval Academy.

A BILL before the French Chamber of Deputies proposes a poll tax on all foreigners residing in France, and a tax on employers for each foreigner employed by them.

CANADIAN customs officers calculate that the United States Government is defrauded of nearly \$1,000,000 a year by opium smuggling from British Columbia across the border.

SENATOR QUAY has decided to open permanent headquarters for the National Republican Committee in Washington, and to place his private secretary, F. W. Leach, in charge of them.

FRANCE has recognized the Republic of Brazil. It is said that the chief of the Jesuits in Europe has resolved to recall all Jesuits from Brazil, owing to the state of public feeling in that country.

THE New York Court of Appeals has sustained the constitutionality of the Chapin Forest Protection Act, under which 55,977 acres of forest lands acquired at tax sales will be saved to the State.

THE Democratic members of the House of Representatives, in caucus on the first day of the session, adopted a resolution reaffirming their confidence in the tariff doctrines of ex-President Cleveland.

THE British Government has prepared a new extradition treaty for submission to the United States, from which it is hoped all the objectionable features of the treaty rejected by the Senate have been eliminated.

IN the Reichstag recently Count Herbert Bismarck said that English and German policy in Africa must go hand in hand. The Reichstag thereupon voted the desired colonial appropriation by an overwhelming majority.

THE Supreme Court of Illinois has given a severe blow to the Chicago Gas Trust monopoly by a decision that the companies cannot combine for the purpose of raising the price of gas. The companies are looking for a way to evade the decision.

A FIRE swept over two acres and a half of the business part of Boston on Thanksgiving Day, destroying many handsome modern buildings. The burned district was the one visited by the great fire of 1872. The loss was about \$5,000,000.

THE demand for small coins is so great that the Mint at Philadelphia is working night and day to supply it. The amount outstanding of the one-cent bronze coins is \$5,158,800.89; in five-cent pieces, \$9,850,220.31. The total amount of coins outstanding June 30th, 1889, was \$18,756,228.40.

THE estimates of appropriations required for the expenses of the Government for the fiscal year ending June 31st, 1891, aggregate \$341,428,977, an increase of \$17,961,489 over the estimates for 1890. The principal increase in the estimates is for pensions and public works, the former exceeding the appropriations for the present year by \$8,827,816, and the latter exceeding the appropriations by \$6,996,272.06.

THE leading French-Canadian newspaper, *La Patrie*, the organ of the Mercier Government, demands that the dominant party shall adopt "independence or annexation" as its platform. It closes a recent article on the subject as follows: "Either let us proclaim the United States of Canada or seek our proper refuge beneath the protective wings of the American eagle. Voltaire has said, 'It is from the north that the light comes.' Let us show its truth by embracing one or other of the alternatives thus offered to us."

THE work of the Flood Relief Commission in Conemaugh Valley was finished on Thanksgiving Day, when the last check was drawn against the fund of \$1,690,000. It is estimated that, altogether, over \$2,700,000 has been poured into the valley in the past six months. The towns therabouts never had so much money in the same time. As a result, business has taken an unexampled boom, and merchants have never done a livelier trade in Johnstown. This is true of every department of trade. There are no men out of work who want employment.

FOUR HUNDRED AND FIFTY persons attended the American Thanksgiving dinner in Berlin given by Minister Phelps. Among the guests was Count Herbert Bismarck, who, in reply to a toast in honor of the Emperor William, said: "In receiving Mr. Phelps recently, the Emperor spoke of the affinities of the two nations. These affinities originated not only in ties of blood, but also in many congenialities of character. I never was more impressed with the reality of their existence than to-day, when I find myself welcomed in a kindred spirit to such an assembly of citizens of your great Union. With a heartfelt desire to respond in the same spirit, to the extent that my linguistic shortcomings will permit, I drink to the ever-growing prosperity of the United States, and, coupled naturally therewith, to the distinguished statesman who so worthily represents your noble country."

## HON. LYMAN R. CASEY.

THE election of Mr. Lyman R. Casey as one of the United States Senators from North Dakota was a genuine surprise to the politicians. Mr. Casey had not been prominent in the struggle until the last two or three days, and it was quite generally supposed that Mr. M. N. Johnson, who was strongly backed by the Scandinavian element in the new State, would carry off the prize. In order to prevent this result, there seems to have been a concentration of the strength of the several minor candidates, and that strength going to Mr. Casey, as acceptable to all interests, he was elected by a vote of 53 to 26 for Johnson. The result has given great satisfaction in all parts of the State. Mr. Casey is a "bonanza" farmer, and has never held a political office, but is nevertheless a remarkable man in point of fitness. He is 52 years of age.

## SEÑOR I. G. DO AMARAL VALENTE.

SEÑOR I. G. DO AMARAL VALENTE, who has had the honor of representing both the Empire of Brazil and the Republican Government of the United States of Brazil at Washington within the space of less than two months, as Special Envoy.



UNITED STATES OF BRAZIL—SEÑOR VALENTE,  
MINISTER TO THE UNITED STATES.  
PHOTO BY GARRETT.

voy and Envoy Extraordinary and Minister Plenipotentiary to this country, and also delegate to the Pan-American Congress, is an experienced diplomat and statesman. From early manhood he has been continuously in the diplomatic service of Brazil, and has acquitted himself with credit to his country and his own good name. He is still quite a young man, having been born in the Province of Ceara in 1844. After finishing his education in Germany and England, Señor Valente was sent in 1869 to Bolivia as attaché of the Brazilian Legation, and from there as Secretary to Uruguay, and afterward to Paraguay, from which he was promoted to Venezuela as Charge d'Affairs. From 1881 to 1886 he was Charge d'Affairs to the United States. He was next made Minister Resident to Bolivia, from which position he was gazetted to the United States as Envoy, Minister, etc., as above stated.

Minister Valente is an accomplished linguist, speaking Spanish, Portuguese, German, French, and English fluently.

## HORACE BOIES.

FIRST DEMOCRATIC GOVERNOR OF IOWA.

THE man who gets to the front in the "off" year is likely to stay there. It is more than likely that Horace Boies, who is the Democratic Governor-elect of Iowa, will hold the advantage that seems to have come to him so accidentally. He will be famous as the first Democrat elected Governor of his State. He was a Republican until the position of the party in the Nation on the tariff and in the State on prohibition led him to go over to the Democracy during Cleveland's Administra-

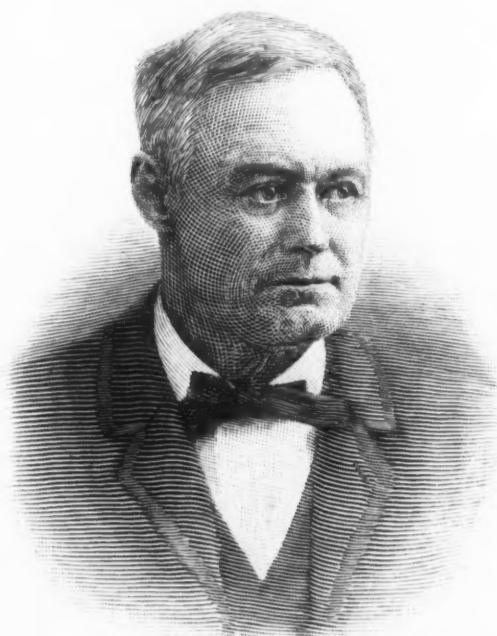
## FRANK LESLIE'S ILLUSTRATED NEWSPAPER.

## THE FIRST AMERICAN HIPPOPOTAMUS.

THE first hippopotamus born in this country is at this writing in the possession of the Central Park Zoo. The mother of the baby is, or was, Fatima, better known as Miss Murphy, who was brought to New York a few years ago from the banks of the Upper Nile. She was then a buxom young woman, scarcely two years old, and weighing more than a ton. In three years her weight has nearly doubled. The father is Caliph, who was purchased two years ago by the Park authorities from the Cincinnati Zoological Garden. The infant resembles the mother and is a female. She weighed forty pounds when born, which is said to be small for a young hippopotamus. She was lively as a kitten, and within an hour was moving around the cage apparently in the best of health. Her height is about fourteen inches, and her length about thirty inches. Should the baby live, of which grave doubts are felt, she will be nursed for ten months, and will then be weaned on hay and oats.

## A WORLD'S FAIR AT SEA.

THE German national floating exposition is likely to become an actuality. The floating palace will be a gigantic steamship, without masts or rigging, but covered with large and small



IOWA.—HON. HORACE BOIES, GOVERNOR-ELECT.  
PHOTO BY SIMMONS & LA TIER.

tion. In the last National campaign he worked and voted for a Democratic President for the first time. Mr. Boies is a man of high and spotless character, whose motives and methods throughout the exciting canvass just ended were never questioned or criticised.

He was born in Aurora, Erie County, New York, December 7th, 1827, and was educated in the common schools and academy in that town. He was admitted to the bar in November, 1852, at Buffalo, and practiced in that county for fifteen years. He was a member of the New York Legislature in 1858, and moved to Waterloo, Ia., in April, 1867, where he has practiced his profession ever since. He divides his time between farming and the practice of law, in both of which callings he has been highly successful.

## THE CITY OF TANGIERS.

THE city of Tangiers, of which we give several illustrations, is a sea-port of Morocco, with a population of about 15,000, composed of Arabs, Moors, Jews, and negroes. It is situated on high ground overlooking a spacious bay, surrounded by a wall and defended by several forts. The streets are narrow and far from clean. The Jewish quarter presents a marked contrast with the rest of the town, the Hebrew women wearing dresses of the most glaring colors. Of the shops and stalls, the Moorish are the most curious. They are merely alcoves raised above the street, the buyer standing at a window while he makes his purchases. There is one square in the city, around which are grouped the houses of the different legations. There are no wagons or vehicles of any sort in the town, all carrying being done by camels, mules, and donkeys. The residences of the different ministers and consuls are outside of the walls, and surrounded by attractive gardens.

There is no prejudice against color in Morocco, and many of the principal officials are mulattoes, descendants of negroes imported from Soudan and other parts of central Africa.



NORTH DAKOTA.—HON. LYMAN R. CASEY,  
U. S. SENATOR-ELECT.  
PHOTO BY BARRY.

structures with towers and cupolas. The enormous steamer, which is to bear the name of Kaiser Wilhelm, will have three decks, and will be provided with all the latest technical improvements, as well as with the best appointments for comfort.

It will be the largest seaworthy vessel, for its length will be about 560 feet, its breadth 69 feet, and its height 44 feet. The exposition rooms—eight large, high saloons with galleries—are to be on the middle deck, the sleeping-rooms for the crew and passengers on the main deck, the dining-rooms and restaurants on the upper deck, while the ladies' saloon, reading, smoking, and

music rooms, as well as the various booths, will be arranged on the promenade deck. All of the rooms are to be provided with proper ventilation, electric light, and steam heat.

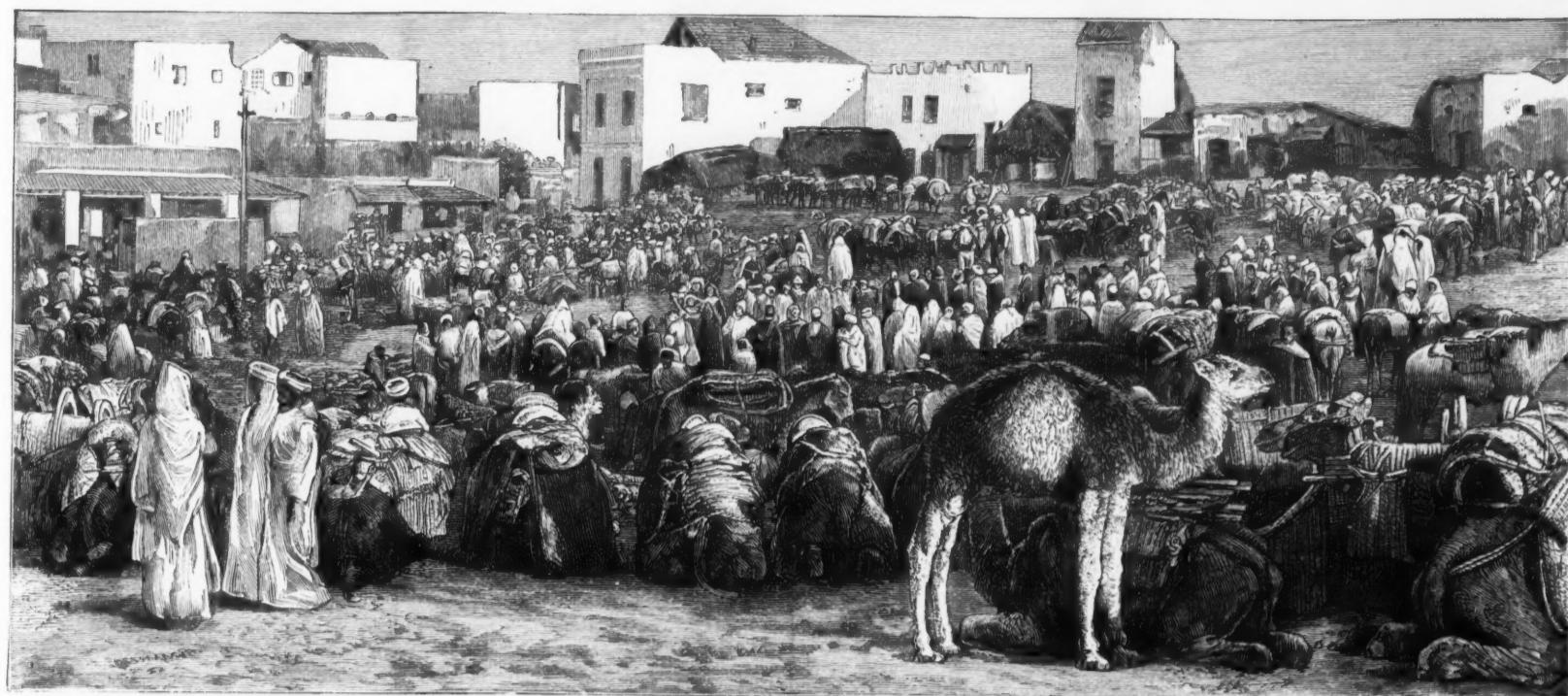
Special care will be taken of the exhibits, so as to protect them from atmospheric and other injurious influences, and they will be arranged in such a manner as to make the most favorable effect on visitors.

Besides its special object, the new steamer will, in every respect, facilitate journeys around the world for study or pleasure. It is expected that a trip around the world will take two years, during which time the steamer will stop at each of the ports visited (about eighty in all) from three to fourteen days, according to the importance of the place.

IN recent municipal elections in nineteen Massachusetts cities, Haverhill, Fitchburg, Fall River, Malden, Brockton, Quincy, Woburn, and Newton declared for no license.



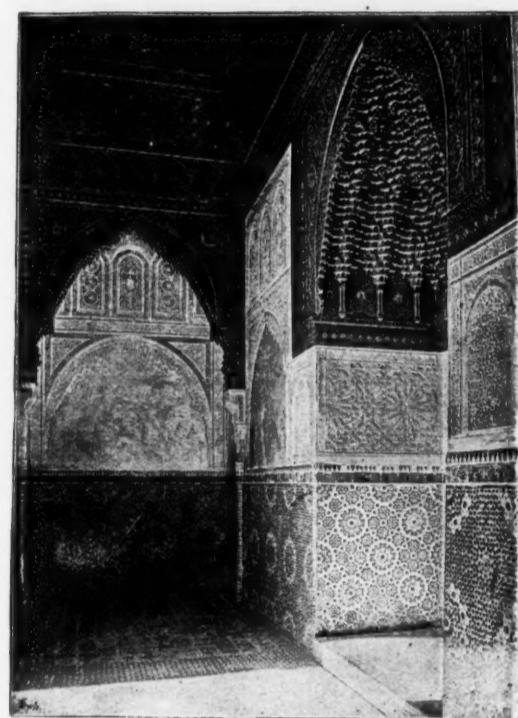
NEW YORK CITY—FEEDING THE BABY HIPPOPOTAMUS, BORN IN CAPTIVITY, AT THE CENTRAL PARK ZOO.  
FROM A SKETCH BY A STAFF ARTIST.



UPPER SOKO, TANGIERS.



A STREET SCENE.



THRONE-ROOM, SULTAN'S PALACE.



TANGIERS FROM THE HESBA.

STUDIES OF LIFE IN TANGIERS, MOROCCO

## ALTOGETHER TANGIBLE.

SO LONG AS one is not asked to concentrate faith upon illusion, there ought to be no backwardness in getting into a receptive mood at least. Note the encouragement in the following:

"BARNWELL, S. C.

"The Compound Oxygen Treatment did more to effect a cure than all other so-called remedies combined."

"G. DUNCAN BALLINGER."

"GUMTER, S. C., March 13, 1883.  
My wife had been suffering from severe neuralgia for weeks, and was relieved from the beginning by the Compound Oxygen." REV. J. S. BEASLEY."

"MIFFLINTOWN, PA., March 29, 1883.  
I have now used the Compound Oxygen three weeks. I am very much improved in every way, and believe that by the blessing of God your valuable remedy will restore me fully." REV. E. E. BERRY."

"LITTLE ROCK, ARK., March 20, 1883.  
I am happy to inform you that I am of the opinion that your Compound Oxygen saved my life." MR. J. P. BAILEY."

We publish a brochure of 200 pages regarding the effect of Compound Oxygen on invalids suffering from consumption, asthma, bronchitis, dyspepsia, catarrh, hay fever, headache, debility, rheumatism, neuralgia; all chronic and nervous disorders. It will be sent, free of charge, to any one addressing DR. STARKEY & PALEN, 1529 Arch Street, Philadelphia, Pa.; or 120 Sutter Street, San Francisco, Cal.

DO NOT throw away your money, but when in need of a good liniment buy Salvation Oil.  
1,500,542 bottles of Dr. Bull's Cough Syrup were sold in the last twelve months.

## THE PENNSYLVANIA LIMITED STANDS ALONE.

NO REGULAR railway train in the world, except the Pennsylvania Limited, carries a waiting-maid for the convenience of lady travelers. This feature is a boon to ladies traveling alone, or invalids.

The Limited leaves New York every day at 10 A.M. for Cincinnati and Chicago.

## TOURS THROUGH MEXICO.

ST. LOUIS people will have a fine opportunity to visit Mexico, its ancient ruins, temples, and shrines, the coming winter in a first-class manner, surrounded by every comfort and luxury to be obtained by riding in elegant Pullman hotel cars. The St. Louis, Iron Mountain and Southern Railway Company will sell excursion tickets in connection with Grafton's winter tours to old Mexico, leaving St. Louis December 24th, January 28th, and March 4th. For full particulars apply to company's agents.

## FOUR TO EIGHT PER CENT. INVESTMENTS.

S. A. KEAN & CO., Bankers, Chicago, with a Branch Office at 115 Broadway, New York, offer investors a choice line of City, County, School, and other Bonds and WARRANTS, drawing from 4 to 8 per cent. interest. These securities are suitable for Savings Banks, Insurance Companies, Trust Funds, Estates, and Individuals. Among those offered are Omaha, Denver, Toledo, and Columbus City Bonds. It is admitted that Municipal Bonds rank next to Governments in point of safety, and pay much better. Parties desiring either to buy or sell securities can get particulars and information by writing to or calling upon the firm. They also extend to customers the facilities of a Regular Banking Business. Land Warrants and Scrip bought and sold.

THE most efficacious stimulant to excite the appetite are Attostura Bitters.

BROWN'S HOUSEHOLD PANACEA, "The Great Pain Reliever," cures Cramps, colics, colds; all pains. 25 cents a bottle.

BLAIR'S PILLS. GREAT English Gout and Rheumatic Remedy. Sure, Prompt, and Effective. At druggists.

## ADVICE TO MOTHERS.

MRS. WINSLOW'S SOOTHING SYRUP should always be used for children teething. It soothes the child, softens the gums, relieves all pain, cures wind colic, and is the best remedy for diarrhea.

Twenty-five cents a bottle.

When Baby was sick, we gave her Castoria. When she was a Child, she cried for Castoria. When she became Miss, she clung to Castoria. When she had Children, she gave them Castoria.

## SCOTT'S EMULSION

Of Pure Cod Liver Oil with Hypophosphites Of Lime and Soda.

There are emulsions and emulsions, and there is still much skimmed milk which masquerades as cream. Try as they will many manufacturers cannot so disguise their cod liver oil as to make it palatable to sensitive stomachs. Scott's Emulsion of PURE NORWEGIAN COD LIVER OIL, combined with Hypophosphites is almost as palatable as milk. For this reason as well as for the fact of the stimulating qualities of the Hypophosphites, Physicians frequently prescribe it in cases of CONSUMPTION, SCROFULA, BRONCHITIS and CHRONIC COUGH or SEVERE COLD. All Druggists sell it, but be sure you get the genuine, as there are poor imitations.

## THE ED. PINAUD PERFUMERY

AT THE PARIS EXPOSITION.

AMONG the high awards obtained at the Paris Exposition there were none more deservedly conferred than that of the "Grand Prize" given the celebrated French perfumer Ed. Pinaud, the inventor of the odors Parma Violets, Ixora Breoni, Centennial Bouquet, etc., etc.

So high an award from an international jury of prominent gentlemen shows what has long been the verdict of the public, that the Pinaud Perfumes have reached the acme of perfection and distanced all competitors.

The visitors to the Paris Exposition from America will long remember the elegant saloon which comprised the Ed. Pinaud exhibit. The ladies were especially delighted with the inexhaustible fountains of the various perfumes which continually spouted the exquisite odors free to all. The real Louis XV. perfume-box seemed a fitting receptacle for the Ed. Pinaud perfumes it contained.

The beautiful souvenir books and bijou bottles of perfumery that were given free to all will long serve as a delightful reminder of the Pinaud perfumes and their enterprising proprietor, Victor Klotz.

The Pinaud Perfumes have been for years established in the United States. Their New York branch is located at 496 Broadway.

The Highest Award,  
Paris Exposition.

Before deciding upon your Christmas Presents,

OR,

if you use or have any interest in Fountain Pens, send for a circular to  
L. E. Waterman Co.

No. 155 Broadway,  
New York, N. Y.

Mention FRANK LESLIE'S WEEKLY.  
(12 '89.)

I find it the most satisfactory instrument of its kind.—Chauncey M. Depew, Pres't N. Y. C. & H. R. R. R.



MADE WITH BOILING WATER.  
**EPPS'S**  
GRATEFUL-COMFORTING.  
**COCOA**  
MADE WITH BOILING MILK.

For Dyspepsia, Rheumatism, Kidney, and Liver Troubles, drink

**ONEITA**

It is highly recommended by physicians. No water equals it as a Table Water. Send for pamphlets with analysis.

**ONEITA SPRING COMPANY.**  
UTICA, N. Y.

J. M. BELL & CO., 31 Broadway, New York.

Talk is Cheap; It's Quality that sells

**TANSILL'S PUNCH 3¢**

G. D. SETH ARNOLD'S COUGH KILLER CURES COUGHS AND COLDS PREVENTS CONSUMPTION. I have no hesitation in recommending Dr. Seth Arnold's Cough Killer for coughs and colds. A few doses cured me. It is a WONDERFUL REMEDY written G. L. Walker, a prominent citizen of Faustocket, R. I. 25c., 50c., and \$1 per bottle. ALL DEALERS SELL IT.

**STEINWAY**

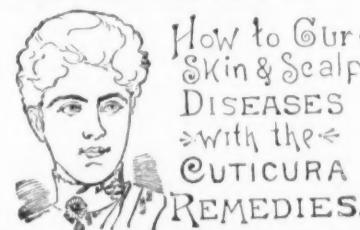
The Standard Pianos of the World!

The Largest Establishment in Existence.

Warerooms: Steinway Hall, New York.

**NUMISMATIC BANK**

\$1500 paid for a complete collection of American Coins, single specimens bought up to 1878. Collectors employed, averaging \$7.00 a day by following instructions given in the **Bankers and Collectors Illus. Bulletin**, 10c. a copy. Send to-day as you might not see this again. Numismatic Bank, 235 Washington St., Boston, Mass.



THE MOST DISTRESSING FORMS OF SKIN and scalp diseases, with loss of hair, from infancy to old age, are speedily, economically and permanently cured by the CUTICURA REMEDIES, when all other remedies and methods fail.

CUTICURA, the great Skin Cure, and CUTICURA Soap, an exquisite Skin Beautifier, prepared from it, externally, and CUTICURA RESOLVENT, the new Blood Purifier, internally, cure every form of skin and blood disease, from pimples to scrofula.

Sold everywhere. Price, CUTICURA, 50c.; SOAP, 2c.; RESOLVENT, \$1. Prepared by the POTTER DRUG AND CHEMICAL CO., BOSTON, MASS.

Send for "How to Cure Skin Diseases."

Pimples, blackheads, chapped and oily skin prevented by CUTICURA SOAP.

Relief in one minute, for all pains and weaknesses, in CUTICURA ANTI-PAIN PLASTER, the only pain-killing plaster. 25c.

In case you fail to find at your Book or Newsdealer's Books of the Bible Analyzed, send 20 cents at once for a copy, as you will not wish to be a day longer without it.

**H. T. FRUEAU**FF, Easton, Pa.  
Trade supplied by American News Company.

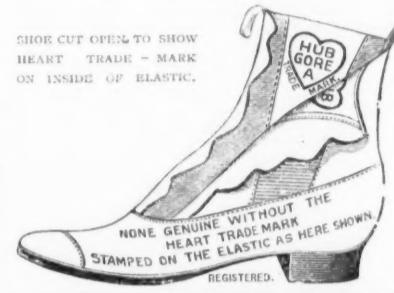
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are all insured for 1½ years free.

They cost from \$3.00 to \$15.00.

They look better, fit better, feel better, and last longer than all others.

Every shoe-store sells them.



**LADIES**  
Who Value a Refined Complexion  
MUST USE  
**POZZONI'S**  
MEDICATED  
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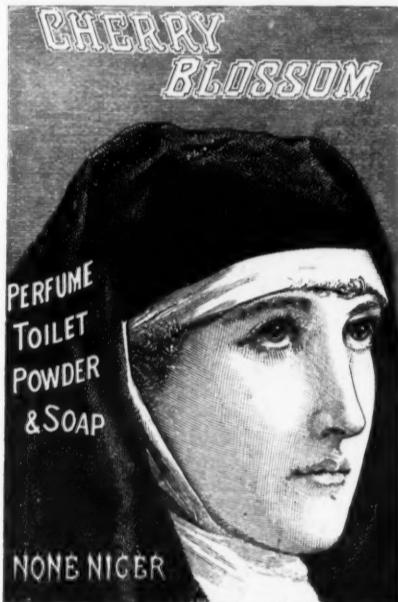
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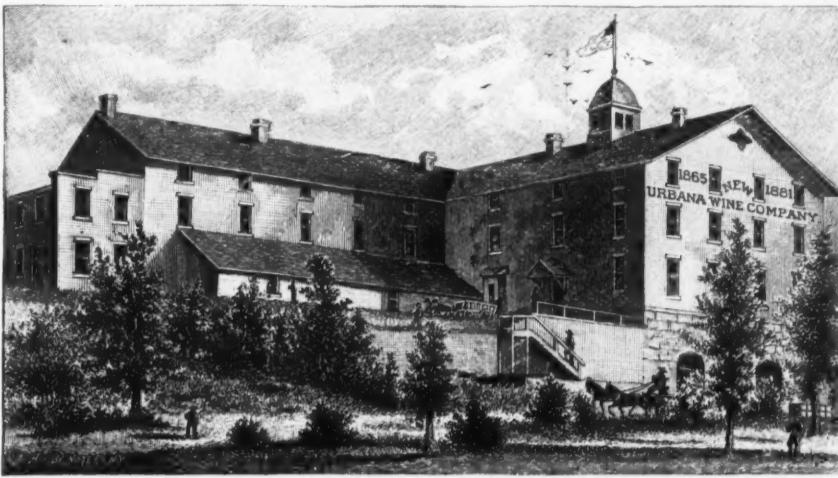
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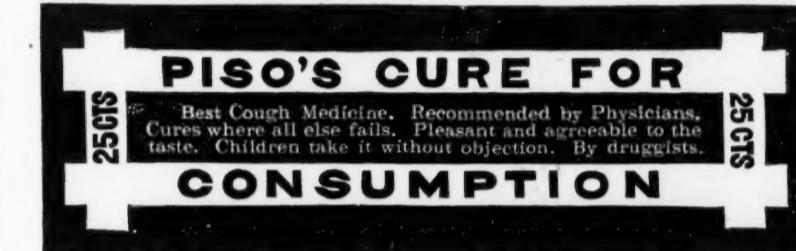
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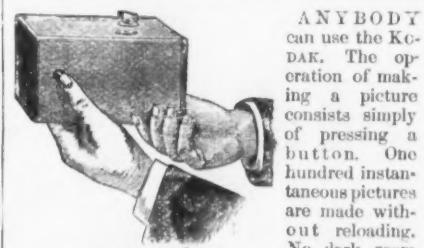
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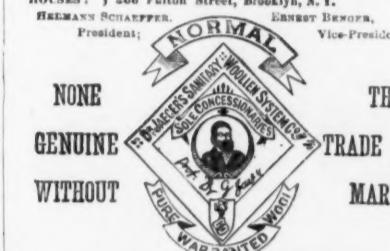
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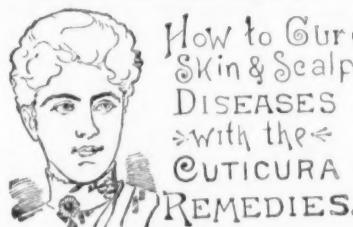
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